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AUTHOR Sharpton, James L.
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ABSTRACT

These student learning materials deal with various life skills vital to personal development. The following topics are covered in the individual units: human relations (personality traits, employer expectations, human relations situations, and job attitudes); techniques for securing a job (locating employment opportunities and developing job search skills); time management (developing a time plan and analyzing effective use of time); personal income management (factors involved in money management, steps in making a satisfying decision, and procedures for evaluating personal money management); banking procedures (writing checks, reconciling a bank statement, and selecting appropriate banking services for personal needs); obtaining and using credit and loans (evaluating credit and loan situations and applying for credit); and risk management (evaluating insurance coverage and determining insurance needs). A variety of learning materials is provided, including unit and specific objectives, information sheets, assignment sheets, and unit tests. (MN)

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Personal Development For Home and Community Services

Student Material

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Coordinated by

James L. Sharpton, Curriculum Specialist
State Department of Vocational and Technical Education
Stillwater, Oklahoma
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Clyde Matthews, State Supervisor
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Leslie Fisher, Chairman
Francis T. Tuttle, Director
Bob Patton, Coordinator, Curriculum and Instructional Materials Center
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HUMAN RELATIONS
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be able to select characteristics of a good personality, list expectations of an employer, and select ways to get along with the public. The student should also be able to discuss human relations situations and attitudes toward job situations. This knowledge will be evidenced by correctly performing the procedures outlined in the assignment sheets and by scoring 85 percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms related to human relations with their correct definitions.
2. Complete a list of reasons why we study personality.
3. Arrange in order the steps for improving your personality.
4. Select characteristics of a good personality.
5. Complete a list of statements concerning characteristics of a good fellow worker.
6. Match undesirable personality traits with their correct meanings.
7. Select reasons why people work.
8. List three ways people are different.
9. Select ways to get along with people.
10. List expectations of an employer.
11. Complete a list of expectations of an employee.
12. Select ways to get along with the public.
13. Demonstrate the ability to:
    a. Answer questions concerning human relations with fellow workers.
    b. Discuss human relations situations.
    c. Discuss attitudes toward job situations.
    d. Analyze yourself.

HUMAN RELATIONS
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Attitude--A feeling or emotion toward a person or thing

B. Egotism--The practice of talking about oneself too much; an exaggerated sense of self-importance

C. Exploit--To make unethical use of another person for one's own advantage

D. Human relations--A study of human problems designed to develop better interpersonal relationships

E. Peer pressure--The psychological need to be accepted by others in one's own age group or by others of one's own social or vocational status

F. Personality--The sum of all specific traits that are consistently observable in an individual's behavior

G. Trait--A distinguishing quality or characteristic that contributes to personality

II. Reasons why we study personality

(NOTE: Within every group there are leaders and followers. You must decide which you will be and learn how to work with others.)

A. To understand ourselves

B. To understand others

C. To better live in our society

D. To improve our personality

III. Steps for improving your personality

A. Decide that your personality can be improved

B. Find out how your personality rates

C. Analyze this rating trait by trait

D. Develop a plan of action and self discipline

E. Work on the plan of action

INFORMATION SHEET

IV. Characteristics of a good personality

A. Cheerfulness; sense of humor

B. Friendliness

C. Assertiveness

D. Self-confidence

E. Tactfulness

F. Tolerance

V. Characteristics of a good fellow worker

A. Adhering to business rules and policies

B. Respecting authority

C. Carrying out assigned responsibilities

D. Being willing to put forth more than minimal effort

E. Showing your interest by being alert

F. Showing your admiration and appreciation

G. Making good use of constructive criticism

H. Contributing new ideas

I. Being honest

J. Even temperament and good disposition

K. Good physical and mental health

VI. Undesirable personality traits and their meanings

A. Politicking--Exploiting others for personal gain

B. Passing the buck--Dodging responsibility or blame by suggesting that persons in higher positions should make a decision or answer for a fault

C. Apple-polishing--Extending attention or service to one in a higher position with the hope of personal gain

D. Clique forming--Getting with the "in" crowd because of peer group pressure or for the sake of personal gain

E. Gossiping--Repeating rumors or distorted information about a person, a situation, or an ethnic group

INFORMATION SHEET

VII. Reasons why people work

A. Satisfaction

B. Ability to support self and family

C. Acceptance of peers

D. Power

E. Wealth

F. Goal achievement

VIII. Ways people are different

A. Backgrounds

B. Attitudes

C. Abilities

(NOTE: Remember that no two people are alike; each person is an individual.)

IX. Ways to get along with people

A. Watch what you say; always say less than you think

(NOTE: How you say it often counts far more than what you say.)

B. Make promises sparingly and keep them faithfully, no matter what it costs

C. Never let an opportunity pass to say a kind and encouraging thing to or about somebody

(NOTE: Praise good work done, regardless of who did it. If criticism is merited, criticize helpfully, never spitefully.)

D. Be interested in others

(NOTE: Be interested in their pursuits, their welfare, their homes, and families. Let everyone you meet feel that you regard them as a person of importance.)

E. Be cheerful

(NOTE: Keep the corners of your mouth turned up. Hide your pains, worries, and disappointments under a pleasant smile. Laugh at good stories and learn to tell them.)

INFORMATION SHEET

F. Retain an open mind on all debatable questions

(NOTE: Discuss but don't argue. It is a mark of superior minds to disagree and yet be friendly.)

G. Let your virtues speak for themselves, and refuse to talk of another's vices

(NOTE: Discourage gossip, and make it a rule to say nothing of another unless it is something good.)

H. Be careful of others' feelings

(NOTE: Wit and humor at the other fellow's expense are rarely worth the effort, and may hurt where they are least expected.)

I. Pay no attention to ill-natured remarks about you

(NOTE: Simply live so nobody will believe them.)

J. Don't be too anxious about getting praise

(NOTE: Do your work, be patient, forget self, and you will be respected and rewarded.)

X. Expectations of an employer

A. Loyalty

B. Proper use of ability and willingness to follow directions

C. Cooperation

(NOTE: Accept changes in your job and be willing to learn new ideas.)

D. Good working relationships

(NOTE: Be willing to get along with others.)

E. Good working habits

(NOTE: Report to work on time and be ready to work.)

F. Honesty

XI. Expectations of an employee

A. Money

B. Recognition of accomplishment

C. Job security

D. Pleasant and safe working conditions

INFORMATION SHEET

XII. Ways to get along with the public

A. Be courteous

B. Be tactful

C. Be sincere

D. Be helpful

E. Be tolerant

F. Be cheerful

(NOTE: The food service worker's primary responsibility is pleasing the guest. Manner, dress, attitude, speech, and performance must make a positive contribution to the operation.)

HUMAN RELATIONS
UNIT III

ASSIGNMENT SHEET #1--ANSWER QUESTIONS CONCERNING
HUMAN RELATIONS WITH FELLOW WORKERS

Choose the answer which is MOST correct for each of the following questions. Place your selection in the blank at the left of each number.

_____1. Many occupations deal primarily with machines, equipment, or paper work; that is, they deal with things. In business, however, most of the jobs involve **close** contact with:

a. employers
b. supervisors
c. people
d. other workers

_____2. As a group, people are very much:

a. different
b. alike
c. it is difficult to say

_____3. It is possible that the things which you enjoy may:

a. appeal to others
b. not appeal to others
c. be distasteful to others
d. all of the above

_____4. Which of the following do most people have in common?

a. right to work at a job of their choice
b. desire to get ahead
c. desire to be accepted and approved
d. all of these
e. none of these

_____5. The best way to achieve your goals in life is to follow your rights and desires and:

a. also the wish of your boss
b. what your parents say
c. the Golden Rule
d. just what you feel like doing

_____6. Do the best you can for the important jobs and:

a. don't worry about the little jobs
b. let others do the little jobs
c. also do the most routine jobs well
d. everything else will take care of itself

ASSIGNMENT SHEET #1

_____7. Plus doing the best work you can, it is important to:

a. learn as much as you can about your company
b. see what you can get on your boss
c. keep up on the latest gossip
d. be seen and not heard

_____8. The right to think and act as individuals _____ normally shared by most.

a. is not
b. may be
c. is

_____9. The statement that "retailing is people" is:

a. not true
b. only partly true
c. all true

_____10. Which of the following is **not** a desirable trait of an employee?

a. sense of humor
b. tact
c. indifference
d. initiative

_____11. Exploiting others toward our own efforts is:

a. desirable
b. OK if you can get away with it
c. undesirable
d. not too bad

_____12. When you are criticized by your superior, it is best to:

a. act indifferent
b. tell him/her to do it himself/herself
c. take it constructively
d. shrug it off

_____13. The worker should be loyal:

a. during working hours only
b. both the time to and from work
c. all the time
d. just when you feel like it

_____14. To approach your job with enthusiasm, it is necessary to:

a. fool the boss
b. impress your co-workers
c. be glad to be part of the team

ASSIGNMENT SHEET #1

_____15. It is not necessary to be friendly as long as you:

a. do your job
b. act as though you are
c. get to work on time
d. none of these

_____16. When you have a question, it is best to:

a. do the job the way you think it should be done
b. wait and ask it later
c. not bother your boss with it
d. ask it when it needs to be asked

_____17. When you have joined a clique, you have:

a. picked sides
b. helped yourself
c. joined the "in" group
d. become a member of the team

_____18. A good way to get along in your new job is to:

a. be a "know-it-all"
b. be willing to learn
c. show your co-workers how smart you are
d. run to your boss with every question you have

_____19. Showing that you are not afraid of work means to:

a. work as hard as you can
b. be willing to tackle any job assigned
c. work harder than any of your co-workers

_____20. The need to show appreciation to fellow workers:

a. will get you nowhere
b. is strongest when you are new
c. isn't really necessary at all
d. is just on the surface

_____21. You should start calling your co-workers by their:

a. first names as soon as possible
b. nicknames to show you are really in
c. last name only
d. proper names until you have been around awhile or are told differently

_____22. If you do all of the things we have suggested you will have:

a. everyone liking you
b. a few friends
c. a better chance of being well-liked
d. the reputation for being an apple-polisher

ASSIGNMENT SHEET #1

_____23. The people you can learn the most from are:

a. always your bosses
b. your best buddies
c. those who show an interest in you
d. thé ones you eat lunch with

_____24. Human behavior is usually:

a. pretty easy to understand
b. not too predictable
c. easy to predict
d. none of your business

_____25. The total morale of your business is:

a. beyond your control
b. a matter for the boss
c. each employee's problem
d. unimportant

HUMAN RELATIONS
UNIT III

ASSIGNMENT SHEET #2--DISCUSS HUMAN RELATIONS SITUATIONS

Discuss the following situations orally in class.

1. A new employee is introduced to your department. All the other employees do not like the individual but you do. After one week on the job, tricks are being played on this person. What do you do?

2. The last task you did on your job was the most perfect one you have ever done, or so you think. Your boss corrects your mistakes in front of your fellow employees. What do you do?

3. Your best friend at work is frequently absent, therefore, doubling your work load. What do you do?

4. It is 5:00 p.m. and everyone is going home for the day. You see your supervisor place sugar packets in a coat pocket. What do you do?

5. How would you handle the following situations?

   a. You must be absent from work.

   b. You have negative thoughts about your employer.

   c. You have no interest in your work.

   d. You do not get along with co-workers.

HUMAN RELATIONS
UNIT III

ASSIGNMENT SHEET #3--DISCUSS ATTITUDES TOWARD JOB SITUATIONS

The following is a list of behaviors that have come from positive and negative attitudes. Under each behavior, list whether a positive or negative attitude has been shown. List under each situation one person who might be affected.

Example: "I am finished with my work and I have 15 minutes before my shift is over. I think I'll find someone who needs some help."

Attitude--Positive

Who is affected?--Fellow employees

1. I think I'll leave work five minutes early 'cause I came in five minutes early. Nobody will ever know.

   Attitude--

   Who is affected?--

2. No one is looking. They won't miss just one apple if I take it. Everyone else does it.

   Attitude--

   Who is affected?--

3. Oh my gosh! I overslept! Guess I'll call the boss and see if I can work the late shift.

   Attitude--

   Who is affected?--

4. It's Friday and, wow, is it ever beautiful outside! I'll leave now and on Monday tell the boss I forgot to clock out. Nobody will ever miss me.

   Attitude--

   Who is affected?--

5. I'm not paid to wash pots. I'm a cook, so wash your own pots!

   Attitude--

   Who is affected?--

ASSIGNMENT SHEET #3

6. The cook just told me off. Man, am I ever gonna get even. Wait till I tell the other employees.

   Attitude--

   Who is affected?--

7. Mary said for me to do this task step by step until I learned the procedure. That will take forever. I'll do it my way. It'll be lots quicker.

   Attitude--

   Who is affected?--

8. Nobody in the kitchen likes John. I guess I don't either. Don't know why though.

   Attitude--

   Who is affected?--

9. They hired me as a cook. Now they want me to work in salads until Bob gets out of the hospital. I knew this was a messed up outfit.

   Attitude--

   Who is affected?--

10. I would like to make a doctor's appointment for my annual physical. Would it be permissible for me to leave work for the appointment? If it's all right, which day would be best?

    Attitude--

    Who is affected?--

11. The boss is two years younger than me but seems to know a lot about the business. I feel funny being older and more experienced than my boss is.

    Attitude--

    Who is affected?--

HUMAN RELATIONS
UNIT III

ASSIGNMENT SHEET #4--ANALYZE YOURSELF

A. Write the letters of your first and last names vertically on a page. Complete each letter with a word that you think best describes your personality. You may want to use a dictionary as a reference.

Examples: Mary, Scott

M--erry	S--harp
A--lert	C--onfident
R--eliable	O--pen
Y--outhful	T--actful
	T--olerant

B. Review your answers above. Do they reflect a positive attitude about yourself? If not, why?

SECURING A JOB
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to locate employment opportunities and practice appropriate "job-getting" skills in order to secure employment. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with securing a job to the correct definitions.
2. Arrange in order steps in a practical job-seeking plan.
3. Name sources for locating employment opportunities.
4. Discuss types of employment agencies and their operations.
5. Select from a list guidelines for personal appearance for an interview.
6. Name job-training sources.
7. Complete a sample employment test.
8. Prepare a resumé.
9. Write a cover/application letter.
10. Complete employment application form.
11. Use telephone to arrange job interview.
12. Participate in a job interview.
13. Evaluate a job offer.
14. Write a follow-up letter.
15. Compare job opportunities.

SECURING A JOB
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Interview--Meeting of employer and job applicant for purpose of evaluation and questioning

B. Resumé--Written statement or summary of information about an individual that would be of interest to a prospective employer; may also be referred to as *personal data sheet*

C. Blind ad--Classified advertising that does not identify the advertiser

(NOTE: Applicant is asked to send a letter of application and resumé to a post office box number or to call a certain number.)

Example:

SEWING MACHINE OPERATOR
Local industry needs person experienced in operating industrial sewing machine. 5-day work week. Insurance benefits. Free parking. Send resumé to P.O. Box D493 Townville Journal.

D. Help-wanted ad--Classified advertisement telling what kind of job is available and what the qualifications are

Example:

INDUSTRIAL SEWING MACHINE OPERATOR
Setting pockets, a.m. shift, must be dependable.
Personnel Dept., M. Williams Industry, 5504 Howard.

INFORMATION SHEET

E. Employment/situation-wanted ad--Classified advertisement placed by individual seeking employment and telling what his/her qualifications are

Example:

Industrial sewing machine operator. 6 years experience, dependable, new permanent resident in Yorkville. 298-8313.

F. Employment agency--Business that is designed to help individuals find employment

G. Character reference--Comments from past employers referring to your personality and personal habits

Examples: Easy to get along with, cooperative, neat appearance, honest

H. Application form--Printed form on which job applicant records information about his/her personal history, job history, job experience, education, and references

II. Steps in a practical job-seeking plan

A. Write out a complete self-inventory

(NOTE: Consider your abilities, experiences, personality, working conditions, and wants! You may decide that you aren't ready for the job you want. Do you need more schooling, military service for maturity, jobs needed to gain experience?)

B. Write out a list of employer possibilities

C. Write out a list of possible "contacts" to help you in your search

D. Prepare for the job interview (Assignment Sheets #1, #2, #3, #4, #5, and #6)

(NOTE: Decide on the method of seeking the job interview. Would the telephone or a letter be best? Will you need a resumé? Decide on follow-up method if interview isn't decisive.)

INFORMATION SHEET

E. Estimate salary

(NOTE: Get an idea of pay range from newspaper. Age and experience are factors in determining starting pay. Imagine yourself hiring you! What do you have to sell and of what value is it to a prospective employer?)

III. Sources for locating employment opportunities

A. People

(NOTE: TELL PEOPLE THAT YOU ARE JOB-HUNTING!!! The more people that are aware that you are interested in obtaining a job the better chance you have in locating employment.)

Examples: Teachers, counselors, ministers or priests, friends, relatives, neighbors, acquaintances, political officials, business people, and people employed in the type of work you want

B. Newspapers

(NOTE: Use situation-wanted columns, help-wanted ads, general listings by employment agencies, and blind ads.)

C. Employment agencies

D. Former employers

(NOTE: Ask for letters of recommendation to be used as references to other business people.)

E. Window signs

F. Employment offices of private business firms

G. School placement services

IV. Types of employment agencies and their operations

A. Private

1. Charges a placement fee for services

(NOTE: Fee-paid jobs mean employer pays placement fee.)

2. Collects fee when employment is secured

3. Requests contract between you and the agency

4. Is controlled by state laws

5. Provides aptitude/ability/interest tests

INFORMATION SHEET

6. Arranges interviews

7. Provides vocational counseling

B. Public

1. Does not charge placement fee for services

2. Is supported by state or federal government funds

3. Provides aptitude/ability/interest tests

4. Arranges interviews

5. Provides vocational counseling

C. School placement office

(NOTE: Ask your teacher or counselor if your school provides this service to students.)

1. Offers job information

2. Offers career guidance through counselors

V. Guidelines for personal appearance for an interview

A. Job-related guidelines

1. Kind of job

(NOTE: You might dress differently to interview for an inside job than you would for an outside job. A "rule of thumb" for any job interview is to dress better for the interview than you would for a day on the job.)

2. Salary range

(NOTE: Dress to fit the salary range for which you are applying.)

3. What workers are wearing on the job

4. Age of the interviewer

B. Personal guidelines

1. Coordinate clothing

(NOTE: Consider colors, patterns, fabrics, and suitable styles for shape of face and body structure.)

INFORMATION SHEET

2. Be conservative

(NOTE: In most cases, avoid high-fashion items and fads!)

Examples: Traditional shoes vs. high-heeled shoes, simple jewelry, natural-looking make-up, avoid strong colognes or aftershaves, avoid wearing sun glasses during the interview

3. Be modest

Examples: Buttoned shirt/blouse, well-fitting clothes

4. Be well-groomed

Examples: Clean, simply-styled hair; clean nails; clean clothing

5. Go to job interview alone

(NOTE: Do not take spouse, group of friends, or even one friend. Leave children at home.)

VI. Job-training sources

A. On-the-job training

B. High school equivalency certificate

Example: GED

C. Extension courses

D. Correspondence and TV courses

E. Community and junior colleges

F. Comprehensive high schools and area vocational schools

G. Specialized military training

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #1--COMPLETE SAMPLE EMPLOYMENT TEST

Some places of business in which you might apply for work may require you to take an employment test. Subject areas which might be covered on employment tests include vocabulary, grammar, math, spelling, reading comprehension, reasoning, filing, comparison, skills (typing, shorthand, transcription), proofreading, psychological items.

In order for you to do well on such a test there are some "hints" included below.

Take a few deep breaths before beginning the test. Follow directions, such as "circle," "underline," or "print." Also, follow specifically any instructions, such as using a special pencil or checking only one answer. WRITE or PRINT CLEARLY. If there is something you do not understand, ask before the test begins. Go through the test in order, marking answers carefully. Answer the easiest questions first; do not spend a lot of time on one question. Recheck answers if you finish early. Make sure the test number matches the number on the answer sheet.

(NOTE: Ask to move if the sun is going to be in your eyes or if you are sitting in a draft. Let the tester know if you can not hear directions.)

The following employment test has fifty-five questions. Answer each question as carefully and completely as possible. Be sure to follow the specific directions for each section.

Directions: Each question below gives several suggested spellings for a word. Decide which spelling is correct and circle the letter preceding that word.

1. a. Propposal
   b. Propossal
   c. Proposal
   d. Propossal
   e. None of these

2. a. Bookeeping
   b. Bookepping
   c. Bookkeping
   d. Bookkeeping
   e. None of these

ASSIGNMENT SHEET #1

3. a. Iteniary
   b. Ininerary
   c. Inenerary
   d. Itenirary
   e. None of these

4. a. Conferance
   b. Conference
   c. Confference
   d. Conferience
   e. None of these

5. a. Transferrable
   b. Transferable
   c. Transfferable
   d. Transferible
   e. None of these

Directions: In the following sentences, circle the word which makes the sentence correct.

6. You should (of, have) participated in the promotion.

7. It will not (affect, effect) you.

8. He is (confidant, confident) that you will enjoy the play.

9. I would (advice, advise) her to stay in London another week.

10. She did not (accept, except) his excuse.

Directions: Correctly punctuate the following sentences.

11. The reference book Charm and Poise for Getting Ahead is now available at Martins Book Store

12. Examinations will be given for a number of different positions for example typist and general clerk secretary office manager and bookkeeper

13. The meeting is now scheduled for December 12 1972

ASSIGNMENT SHEET #1

14. Our district manager Mr Carther will call on you

15. He said I appreciate the trouble you have gone through to get me elected gentlemen but you cant tell me how to vote in this election

Directions: Solve each of the following problems and circle the letter preceding the correct answer.

16. Which number in the following group of numbers represents the smallest amount?

    a. 3

    b. 1

    c. 0.95

    d. 732

    e. 0.05

17. Subtract: 150.07 - 2.3 =

    a. 147.77

    b. 148.04

    c. 149.84

    d. 157.77

    e. None of these

18. Find: 6% of S379.20 =

    a. S22.74

    b. S22.75

    c. S227.42

    d. S227.52

    e. None of these

ASSIGNMENT SHEET #1

19. What number is missing from the series?

67 59 51 43 ___ 27

a. 38

b. 37

c. 34

d. 35

e. None of these

20. Five pounds of paper sells for $2.00. How many pounds can you buy for 80 cents?

a. 3

b. 1 1/2

c. 2

d. 4

e. None of these

Directions: Write the following amounts in words.

21. $273.75 _____

22. 61 1/3 _____

23. 90 10/16 _____

24. 100% _____

25. $6,372.15 _____

Directions: Below are ten pairs of names and numbers. If the two sets are exactly the same, circle the "S;" if they are different, circle the "D."

Example:	A. A. Glensen - A. H. Glensen	S	(D)
	Martin Matthews - Marlin Matthews	S	(D)
	Newton Domestics - Newton Domestics	(S)	D
26.	Gurney Bascombe - Garney Bascombe	S	D
27.	Robert's Florals - Roberta's Florals	S	D
28.	M. N. Wojciechowsi - M. N. Wojciechowski	S	D
29.	Paul J. Siegelman - Paul J. Siegelman	S	D

ASSIGNMENT SHEET #1

30.	Williams, Owens, & Scott - Williams, Owens, & Scott	S	D
31.	Liebster & Liebsten - Liebsten & Liebsten	S	D
32.	Groves & Oppenhiemer - Groves & Oppenheimer	S	D
33.	A376-5972147 - A367-59772147	S	D
34.	AV-372249576 - AV-3724295676	S	D
35.	P. F. DeSimone - F. P. DeSimone	S	D

Directions: Proofread the paragraphs below and punctuate. Circle spelling errors and make any other additional corrections as necessary, such as deleting words, underscoring, etc., to create grammatically correct paragraphs.

36-50 In planning your new office you have probably accumulated a great deal of up to date information on the subject of carpeting. However there is something which you may not have considered in detail - the use of decorative tiles as an attractive flooring throughout your office

This is a question which should be considered seriously. When a young architect decide to build a dreem office the idea that tilting can be used to compliment the floor plan appears out of the question. Unless you are well acquainted with the newest patters in decorative tiles however, you have no idea of the unusual affect that some of these patterns may have in office styling.

Directions: In each of the following problems, select the names that would be first if the names were arranged in alphabetical order. Circle the letter preceding that name.

51. a. Victor Gongala

b. Anita Dubcheick

c. Martha Carter

d. Carol Eisler

e. Carl Schwartz

52. a. Top Quality Motel

b. The 201 Cleaners

c. T. A. Tremont

d. Wilkins Market

e. The Victory Corp.

ASSIGNMENT SHEET #1

53. a. S. James Santos
    b. San Francisco Tools, Inc.
    c. S. A. Sampler
    d. Sands Aircraft Co.
    e. San Diego Suppliers

54. a. Elizabeth Barnes
    b. Allen E. Bates
    c. Anna Benson
    d. AA Products
    e. Andrew Jamisen

55. a. P. C. Payton
    b. The Kline Corp.
    c. T. G. Products, Inc.
    d. Lawson's Hotel
    e. Alice Payne

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #2--PREPARE A RESUMÉ

Your resumé represents YOU on paper. This first impression may lead you to an interview . . . or to the infamous "circular file" (wastebasket). You may not get a second chance. A GOOD RESUMÉ SHOULD IMMEDIATELY GIVE PROSPECTIVE EMPLOYERS A BRIEF SUMMARY OF YOUR ACCOMPLISHMENTS, EDUCATIONAL BACKGROUND, WORK EXPERIENCE, SKILLS, AND JOB OBJECTIVE. In short, what can you do for them???

Write a resumé to be included with your letter of application. This resumé can also be used if you find yourself "pounding the pavement." Many people find it profitable to "pound the pavement," which means to go from business to business leaving a resumé and inquiring about their job positions.

1. Inspect several resumé formats and choose one that best fits your needs or use the example on the following page as a guide.

2. Type your resumé on 8 1/2 x 11 inch white paper. Try not to exceed one page, but try to fill the page!

3. Use parallel construction to insure a consistent writing style.

4. Phrase concisely but avoid using abbreviations.

5. Spell correctly. Many employers will not consider persons who have resumés that include misspelled words.

6. Put your name prominently at the top in the center or upper right-hand corner. Beneath name, give full street address, city, state, and zip number, telephone number with area code, and a number where messages can be accepted.

   (NOTE: If you are applying for jobs out of town leave space to type local phone number, address, and dates available.)

7. Do not include birthplace, age, health, height, weight, sex, marital status, photo, salary, or reasons for leaving job. Avoid religious and political affiliations.

   (NOTE: The whole point of the resumé is to get employers interested to meet you in person. The above information may or may not come out in the interview. However, by not including this information there is little or no chance for discrimination on any basis.)

8. Describe your job objective or career goal briefly. Don't restrict yourself to a specific job unless you are quite experienced.

ASSIGNMENT SHEET #2

9. Describe your educational background, giving dates of enrollment, diploma or certificates received, and names of schools attended. Include grade average (if favorable) and major course of study. If you include school grades, be sure they are related to the jobs you have in mind.

   (NOTE: Applicants with less than one year of work experience should list education before work experience; with more than one year, put experience first. IN RESUMÉ WRITING, ACCENTUATE THE POSITIVE, ELIMINATE THE NEGATIVE.)

10. List your past employment, starting with the most recent job. Carefully examine all the jobs you've done--including extracurricular activities. CONCENTRATE ON THE SKILLS; don't categorize "summer jobs."

    (NOTE: The list should include the name of the company, your job title, and your major duties. The starting and termination dates for each job should be listed. Most employers ask during interviews why you left previous jobs. Try to be positive in stating your reasons for leaving a former job. Avoid downgrading your previous employers or co-workers.)

11. List skills useful to the job. Remember, you have to prove your value to the company, especially if you have little experience.

    (NOTE: Use active verbs to indicate the specific tasks you performed, e.g., initiated, directed, planned. Use some of the competencies listed on your Needle Trades Certificate.)

    Examples: Operate double needle lockstitch machine

    Adjust thread tension

12. Include the following information if it is relevant and if there is enough space: hobbies and interests, extracurricular activities, clubs, honors you have received

13. Ask at least three persons if they could give you a positive recommendation

    Examples: Business references, teachers, character references

    (NOTE: Avoid listing relatives unless you have actually worked for them on a salary basis. Include some method for prospective employer to acquire references.)

ASSIGNMENT SHEET #2

TERRY MCKRACKEN

Address	Present	Permanent
	381 South 83rd Street Yourtown, Yourstate 76574 405-311-7779 (NOTE: You may ask printer to leave space for you to fill in address if you are moving.)	Route #3 Anytown, Anystate 74074 391-235-4433

Job Objective

Career in the field of industrial sewing, clothing alterations, or clothing production for individual customers

Education

Anytown High School, Anytown, Anystate 1975-1979

Progress Vo-Tech, Progressville, Yourstate 1979
Certificate: Needle Trades, one semester
Grade average: 3.5 on a 4.0 scale

Work Experience

Murray's Fabric Store, Progressville, Yourstate. May 1977 through August 1979. Employed as alteration assistant. Duties include recording customer orders, fitting garments to customers, altering ready-made clothing, planning displays, and operating cash register

Hot Hamburger Restaurant, Anytown, Anystate. September 1975 through May 1977. Employed as food handler. Duties included dressing and wrapping hamburgers, recording customer orders, operating cash register, and maintaining sanitation

Saint John's Church, Anytown, Anystate. Organist. Activities included planning weekly church music schedule, performing at Sunday church service, weddings, and funerals

Special Skills

Operating industrial sewing machine, operating cash register, proofreading, working with young children, illustrating

School Activities

High school band; journalism club; secretary, 12th grade; volleyball team

References

References will be furnished upon request.

(NOTE: For this type of reference procedure be sure to have a completed list of names, addresses, and phone numbers of references in advance of interview.)

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #3--WRITE A COVER/APPLICATION LETTER

The cover/application letter is a sales technique to tell the employer how your abilities will be useful to the company. The letter should specify your qualifications while the resumé gives general background information.

Cut a help-wanted ad for a job from the classified ad section of the local paper. Write a cover/application letter to accompany the resumé you prepared in Assignment Sheet #2. Use the following information and the sample letter as a guide.

(NOTE: If you cannot type, it is recommended that you write or print NEATLY using blue or black ink.)

1. Form and appearance
   a. Type or write neatly
   b. Write on only one side of paper
   c. Avoid smudges and typographical errors
   d. Use 8 1/2" x 11" white bond paper, not personal or fancy paper
   e. Spell, capitalize, and punctuate correctly
   f. Put employer's full name, title, and address
   g. Include your full name and address with zip number on the letter
2. Information
   a. Write to a specific person

      (NOTE: Find out the name of the executive/personnel manager/employer you want to reach and the correct title. When in doubt, write to the top person who will refer your resumé to the right party. Use *To Whom It May Concern* if answering a blind ad.)

   b. Be brief; do not repeat information in the resumé
      1) State the position for which you are applying
      2) Avoid needless details
      3) Cover all points requested in the advertisement in exactly the order for which they are asked

         (NOTE: Some prospective employers make it a point of testing the applicant's ability to follow directions.)

ASSIGNMENT SHEET #3

c. State reason for interest in job

(NOTE: Employers look for people who take pride in their work rather than just looking for a paycheck.)

d. Refer briefly to the main points in the attached resumé

e. Mention that persons listed on the resumé have given their permission to serve as references

f. Request interview at employer's convenience

1) Tell where you can be reached

2) Enclose self-addressed envelope and resumé

3) Say you will phone next week

3. Be original in your approach--Attract attention in opening paragraph

Examples:

Dear Employer:

I believe my experience in needle trades would be of interest to you.

Dear Employer:

(Teacher) has informed me that you are in need of a person who can operate a felling machine with speed and accuracy. I believe that my experience and training in the needle trades has taught me to handle these tasks in an efficient and accurate manner.

4. End the letter properly

(NOTE: *Sincerely yours* or *Very truly yours* is appropriate.)

5. Use permanent address for the return address and make sure to include the current date

6. Staple letter to resumé as it may be circulated to several departments and otherwise become detached

7. Follow-up and phone for an appointment a week later

(NOTE: Don't be surprised if the resumé has been referred to another department. Remember, they are in business and you may not get immediate attention, especially if you sent a blind letter. Do keep on until you reach the right person and ask for a convenient date to set up an interview.)

ASSIGNMENT SHEET #3

8. Keep in touch regarding possible openings now and in the future

(NOTE: The "job hunt" may take several weeks or even months! It's important to keep your contacts alive without being a nuisance!!!)

9. What are examples of poor form in the first application letter?

_____

_____

_____

10. How did the second letter improve?

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

THERE IS NO "BEST TIME" TO LOOK FOR A JOB. THE "BEST TIME" IS WHEN YOU AND THE JOBS ARE AVAILABLE.

ASSIGNMENT SHEET #3

SAMPLE LETTER OF APPLICATION

110 Lemon Avenue
Somewhere, Somestate 17074
February 15, 1980

Ms. Jane Doe, Manager
Quality Stitch Sewing Industry
Someplace, Somestate 14073

Dear Ms. Doe:

Please consider this letter an application for the position available in your cutting room at Quality Stitch Sewing Industry.

In June, I completed the 11th grade at Somewhere High School where I completed two years of vocational needle trades classes. A record of my high school courses, grades, and previous work experience is included on the attached resumé.

While enrolled in the needle trades program, I received work experience with Mr. John Smith of Kiddie Wear Industries in Somewhere. Mr. Smith has given me permission to list his name as a reference.

I enjoyed my work experience with Kiddie Wear Industries and should like to continue in this line of work. I would appreciate the opportunity to come in and talk over this matter with you at your convenience. I may be reached at the above address or by telephone at 377-2000.

Sincerely yours,

Chuck Jones

Chuck Jones

Enclosure

ASSIGNMENT SHEET #3

Ms. Jane Doe
Quality Stitch Sewing Industry
Someplace, Yourstate
83130

Dear Ms. Doe,

I am writing to ask about a job in your Quality Stitch Sewing Industry. I just completed the 12th grade where I took some ~~12~~ courses in Vocational Needle Trades.

For awhile I worked at Rutgers industry. I learned many things about it

I want to work in a factry

Hopping to hear from you soon.

Sincerely
Chuck Jones

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #4--COMPLETE EMPLOYMENT APPLICATION FORM

Complete the following application form using the guidelines below. Use information corresponding to the classified ad and to your letter of application. Use information about yourself from your resumé.

(NOTE: Although each business uses its own form, general rules of preparation apply to any form.)

1. Be prepared
   a. Take pen and pencil with you
   b. Take copies of resumé
2. Look over entire form before starting to write; do not hurry
3. Follow directions
   a. Note whether information is to be printed or handwritten
   b. Carry out all directions
4. Write clearly, neatly, and legibly
5. Answer briefly
6. Be honest
7. Answer all questions

   (NOTE: If questions do not apply to you, write *Not Applicable* or *NA* in the space to show that you did not overlook the question.)
8. Include complete information; use resumé
9. Recheck application when finished
10. Avoid cross-outs and obvious erasure marks
11. Do not list any restrictions to the geographic area in which you would work unless you would absolutely not consider other geographic areas
12. Use the word *open* for questions about minimum salary since most employers pay standardized rates and will not negotiate on this

ASSIGNMENT SHEET #4

"WE ARE AN EQUAL OPPORTUNITY EMPLOYMENT COMPANY. WE ARE DEDICATED TO A POLICY OF NON-DISCRIMINATION IN EMPLOYMENT ON ANY BASIS INCLUDING RACE, CREED, COLOR, AGE, SEX, RELIGION OR NATIONAL ORIGIN; OR PHYSICAL DEFECTS"

APPLICATION FOR EMPLOYMENT

PERSONAL INFORMATION

DATE

NAME _____ (LAST / FIRST / MIDDLE)

PRESENT ADDRESS _____ (STREET / CITY / STATE / ZIP)

PERMANENT ADDRESS _____ (STREET / CITY / STATE / ZIP)

PHONE NO _____ SOCIAL SECURITY NUMBER _____

REFERRED BY _____

EMPLOYMENT DESIRED

POSITION _____ DATE YOU CAN START _____ SALARY DESIRED _____

ARE YOU EMPLOYED NOW? _____ IF SO MAY WE INQUIRE OF YOUR PRESENT EMPLOYER _____

EVER APPLIED TO THIS COMPANY BEFORE? _____ WHERE _____ WHEN _____

EDUCATION	NAME AND LOCATION OF SCHOOL	YEARS ATTENDED	DATE GRADUATED	SUBJECTS STUDIED
GRAMMAR SCHOOL				
HIGH SCHOOL				
COLLEGE				
TRADE, BUSINESS OR CORRESPONDENCE SCHOOL				

SUBJECTS OF SPECIAL STUDY OR RESEARCH WORK _____

U. S. MILITARY OR NAVAL SERVICE _____ RANK _____ PRESENT MEMBERSHIP IN NATIONAL GUARD OR RESERVES _____

ACTIVITIES OTHER THAN RELIGIOUS (CIVIC, ATHLETIC, FRATERNAL, ETC.) _____

EXCLUDE ORGANIZATIONS, THE NAME OR CHARACTER OF WHICH INDICATES THE RACE, CREED, COLOR OR NATIONAL ORIGIN OF ITS MEMBERS.

(CONTINUED ON OTHER SIDE)

60-A

ASSIGNMENT SHEET #4

FORMER EMPLOYERS (LIST BELOW LAST FOUR EMPLOYERS, STARTING WITH LAST ONE FIRST.)

DATE MONTH AND YEAR	NAME AND ADDRESS OF EMPLOYER	SALARY	POSITION	REASON FOR LEAVING
FROM				
TO				
FROM				
TO				
FROM				
TO				
FROM				
TO				

REFERENCES: GIVE BELOW THE NAMES OF TWO PERSONS NOT RELATED TO YOU, WHOM YOU HAVE KNOWN AT LEAST ONE YEAR.

	NAME	ADDRESS	BUSINESS	YEARS ACQUAINTED
1				
2				

PHYSICAL RECORD:

LIST ANY PHYSICAL DEFECTS

WERE YOU EVER INJURED? GIVE DETAILS

HAVE YOU ANY DEFECTS IN HEARING? IN VISION? IN SPEECH?

IN CASE OF EMERGENCY NOTIFY

NAME ADDRESS PHONE NO.

I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED IN THIS APPLICATION. I UNDERSTAND THAT MISREPRESENTATION OR OMISSION OF FACTS CALLED FOR IS CAUSE FOR DISMISSAL. FURTHER, I UNDERSTAND AND AGREE THAT MY EMPLOYMENT IS FOR NO DEFINITE PERIOD AND MAY, REGARDLESS OF THE DATE OF PAYMENT OF MY WAGES AND SALARY, BE TERMINATED AT ANY TIME WITHOUT ANY PREVIOUS NOTICE.

DATE SIGNATURE

DO NOT WRITE BELOW THIS LINE

TO BE COMPLETED DAY EMPLOYMENT BEGINS

DATE

HEIGHT WEIGHT AGE DATE OF BIRTH

SINGLE MARRIED WIDOWED CITIZEN U.S.A. SEX

THE ABOVE INFORMATION NEEDED FOR PENSION, HOSPITALIZATION INSURANCE, ETC., AND NOT FOR HIRING PURPOSES.

INTERVIEWED BY DATE REMARKS

NEATNESS		CHARACTER	
PERSONALITY		ABILITY	

HIRED FOR DEPT POSITION WILL REPORT SALARY WAGES

APPROVED: 1. 2. 3.

EMPLOYMENT MANAGER DEPT. HEAD GENERAL MANAGER

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #5 USE TELEPHONE TO ARRANGE JOB INTERVIEW

Making an appointment by phone does two things. First, it shows that you are interested in saving the employer's time. Second, it shows that you are thoughtful for asking what would be the best time for you to see the employer.

1. Steps in making an appointment by phone

   a. Plan what you are going to say before you call

   b. State your name and reason for calling

      Example: "Hello, this is Terry McCracken and I'm calling about your ad in last night's paper for a sewing machine operator. May I have an appointment for an interview?"

   c. Ask when would be the best time for you to come for the interview

   d. Record the day, time, and place of the interview

   e. Thank the receptionist for the help

2. Things to remember when calling for an appointment

   a. Keep the receptionist on your side; the receptionist is there to help you

      (NOTE: The receptionist is sometimes asked to evaluate the applicant.)

   b. Do not ask over the phone how much the job pays

   c. Be polite and courteous

      (NOTE: Remember that this call is the first contact you may have with the firm. Make that first impression a good one.)

3. Role play a situation where you make an appointment by phone using the checklist on the following page

ASSIGNMENT SHEET #5

	YES	NO
Was prepared before calling		
Did not have to stammer to find the right words		
Identified self immediately		
Stated reasons for calling immediately		
Asked the best time for an appointment with the employer		
Was courteous and friendly		
Thanked the receptionist		
Made record of the interview date, hour, and place		

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #6--PARTICIPATE IN A JOB INTERVIEW

Now that you are prepared for an interview, team up with another student in class. Assume the roles of interviewer and applicant and then switch so each of you gets to play both roles. Apply for the job you now have or for the one for which you write the letter of application. Let your other classmates evaluate your performance using the job interview evaluation form below. Use the sample interview that follows for your role-play.

(NOTE: Videotape the practice sessions if possible.)

JOB INTERVIEW EVALUATION FORM

		YES	NO
Preparing for the Interview			
1.	Were you clean, well-groomed, and neat?	☐	☐
2.	Did you wear appropriate clothes and shoes for the type of job for which you were applying?	☐	☐
3.	Did you take an ink pen and resumé with the information you may need about social security number, references' addresses, dates employed, and dates attended school?	☐	☐
4.	Did you go alone, not taking parents, spouse, children, or friends with you?	☐	☐
5.	Were you on time for the interview?	☐	☐
6.	Did you know the name and title of the interviewer?	☐	☐
7.	Did you know pertinent facts about the company, such as name; kind of business; products and services; reasons you want to work there; how old the company is; and where the plants, offices, or stores are located?	☐	☐
8.	When you met the receptionist did you smile, introduce yourself, state that you have an appointment, follow the receptionist's instructions, and wait patiently?	☐	☐

ASSIGNMENT SHEET #6

		YES	NO
Participating in the Interview			
9.	Did you enter with poise and greet the interviewer by name?	☐	☐
10.	Did you shake hands firmly if the interviewer offered his/her hand?	☐	☐
11.	Did you introduce yourself and state the purpose of the call?	☐	☐
12.	Did you seat yourself only at the interviewer's invitation?	☐	☐
13.	Did you show signs of nervousness?	☐	☐
	(NOTE: If you do not know where to put your hands, leave them on your lap and keep them still.)		
14.	Did you not place personal things on interviewer's desk, smoke, or chew gum?	☐	☐
15.	Did you look alert, interested, and enthusiastic?	☐	☐
	(NOTE: Sit slightly forward in the chair to give an alert appearance.)		
16.	Were you confident and courteous?	☐	☐
	(NOTE: Words such as *Mr., Miss, Mrs., Ms., please, thank you,* and *sir* never go out of style.)		
17.	Did you answer questions clearly and not interrupt?	☐	☐
Anticipating Questions and Volunteering Proper Information			
18.	Did you avoid just giving all yes and no answers?	☐	☐
19.	Did you avoid criticisms of former employees or competitors?	☐	☐
20.	Did you avoid talking about personal problems?	☐	☐
	(NOTE: The interviewer must be interested more in what you can contribute to the business than what the business can do for you. Do not use a sob story about how desperate you are for a job.)		

ASSIGNMENT SHEET #6

		YES	NO
21.	Did you show copies of your work if applicable?	☐	☐
22.	Did you state that you are willing to start at the beginning salary?	☐	☐
23.	Did you find a true, positive statement concerning your reasons for leaving previous jobs, even if you were fired?	☐	☐
	Examples: "I was laid off, but I learned from my mistakes."		
	"I left because they did not need as many employees during the slow season."		
24.	Did you try to mention your best qualities in relation to something concrete?	☐	☐
	Example: "I earned 75 percent of my expenses while going to school" is better than "I am a hard worker and want to get ahead"		
25.	Did you give the lead back to the interviewer if you found yourself talking too long by saying, "Perhaps you have some other questions to ask me?"	☐	☐
26.	Were you prepared for personal questions about your home life and your parents' occupations?	☐	☐
27.	Did you avoid questions concerning politics or economics?	☐	☐
28.	Did you answer questions about career objectives using specific terms about what you would like to do in the near future in that particular field without limiting your opportunities?	☐	☐
	Example: A position as sewing machine operator that will eventually lead to a supervisory position. No locational preference		
29.	Did you look directly at the interviewer, smile, use correct English, and speak in clear moderate tones?	☐	☐
	(NOTE: Avoid swearing or using slang terms.)		

ASSIGNMENT SHEET #6

		YES	NO
30.	Did you show an interest in the company by asking questions about it?	☐	☐
31.	Did you really try to sell yourself?	☐	☐
	(NOTE: Never refer to yourself as just average or fair. Always look for a positive response.)		
32.	Did you give the interviewer the opportunity to mention salary and fringe benefits?	☐	☐
33.	Did you remind the interviewer of the conversation topic if he/she is interrupted by a telephone call?	☐	☐
	Closing the Interview		
34.	Did you watch for signs that the interview was over, such as the interviewer shuffling papers and moving around in his/her chair?	☐	☐
35.	Did you ask "May I say one thing more?" or "Would you be interested in . . .?" if the interview seemed to be ending before all important selling points had been made?	☐	☐
36.	Did you thank the interviewer for his/her time and leave promptly?	☐	☐
	Following-up the Interview		
37.	Did you write a thank-you letter, call, or visit again to express interest in the job and appreciation for the opportunity to interview?	☐	☐

(NOTE: EVEN IF THE INTERVIEWER DOES NOT OFFER THE POSITION, YOU SHOULD LEARN FROM EVERY SITUATION AND TRY TO IMPROVE YOUR INTERVIEWING TECHNIQUES.)

ASSIGNMENT SHEET #6

SAMPLE JOB INTERVIEW

(NOTE: Two students may rehearse this script and read it in front of the class to show how an interview might be conducted.)

A = Applicant

I = Interviewer

A (Enters room, pauses, smiles, and approaches Ms. Jones whose hand is extended to shake hands.) Hello, Ms. Jones. I'm Joe Hunter and am applying for the job which you advertised in Friday's *Daily Blunder*.

I Hello, Mr. Hunter. Won't you have a seat?

A Thank you. I have a resumé which may be helpful to you. (Hands Ms. Jones the resumé and sits down.)

I This is a very well prepared data sheet. Well, Joe, tell me about yourself.

A I'm a junior at Podunk High School where I'm enrolled in a needle trades class which is a vocational training program in industrial sewing. I'm interested in working in a business like yours while going to school and when I graduate. My older brother works in a similar business in Big City, and I think there are a lot of future opportunities in this field.

I Joe, have you had any work experience or are you currently working anywhere?

A Yes. I am working as a courtesy clerk for Mary's Fabric Mart. I am responsible for keeping the checkout area clean and well stocked as well as for helping customers find patterns and notions. I have also done odd jobs for my relatives and neighbors.

I What do you think you have learned from your job at the fabric store?

A Probably the most important thing I have learned is how to deal with customers.

I What kind of person is your employer and how do you get along?

A My employer has several good qualities. She offers very good service to the customers, and we get along well.

I Why do you want to leave?

A I feel there would be more opportunity for me to develop the skills necessary to reach my occupational objective in a business such as yours.

I How did you get the job at the fabric store?

ASSIGNMENT SHEET #6

A A friend of mine who used to work there recommended me as his replacement.

I When would you be able to start and what hours could you work?

A I could start work as soon as I give my present employer two weeks' notice. I will be able to work from 2:30 to 5:30 on weekdays and all day on weekends and holidays.

I In which school activities are you involved this year?

A I am a member of the student council, glee club, and HERO. I should know about any trips with these groups early enough to make arrangements with you and another employee so there will be no problems with missing work.

I Do you have any financial obligations, such as a car payment?

A No, ma'am.

I Have you every had any difficulty with the police other than a traffic violation?

A No, m'am.

I How much do you expect to earn?

A I understand from some of the other employees that a person may begin at the minimum wage and advance as volume and quality increase.

I That's right. Here is a brochure explaining our pay scale and other benefits.

A Thank you.

I Thank you for talking to us. We will let you know about the job soon.

A (Stands) Thank you for your time, Ms. Jones. Have a good day. (Shakes hands and leaves.)

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #7--EVALUATE A JOB OFFER

Imagine . . . your first job interview is minutes away. Countdown 5-4-3-2-1!

You enter the employer's office . . . Questions . . . Answers . . . You continue to feel nervous inside but appear cool outside . . . Questions . . . More Answers . . .The employer offers you the job!!

Grab it? What a relief--no more job interviews! WAIT!!! Instead of saying yes or no on the spot to a job offer, express your gratitude in a warm and friendly manner, and then ask if you may have time to consider the opportunity you have been offered. Few reputable employers will deny you a reasonable time to be certain before agreeing to take a job.

Avoid getting stuck with a job that's wrong for you by using the checklist to evaluate the job offer!

THE JOB . . .

- ☐ Do I clearly understand the nature of the work and is it what I want to do? Is there a written job description? Are my responsibilities reflected in the job title?
- ☐ If this isn't my dream job, can it be a stepping stone as I acquire the skills and experience needed for advancement?
- ☐ Is the background I'm building so narrow that I will have difficulty transferring it to another employer?
- ☐ Will I be able to make any decisions affecting my work? Do I care?
- ☐ Will I need more training and will the company pay for it?
- ☐ Will overtime be necessary or available?
- ☐ Will I be able to leave all thought of the job behind at day's end? If not, do I care?
- ☐ Will I travel or relocate?
- ☐ Will I be proud to tell my friends what I do?
- ☐ Is the job permanent or temporary?
- ☐ If permanent, is there reasonable job security?
- ☐ Does this job require union membership?

ASSIGNMENT SHEET #7

THE COMPANY . . .

- ☐ Is the firm too large and heavy with rules for my personality?
- ☐ Is the firm too small to offer room for advancement or impressive credentials for a future resumé?
- ☐ Does the firm have a healthy financial position and is it a growing organization?
- ☐ Is there a high turnover of personnel, and if so, why?
- ☐ Does the firm promote from within the ranks or turn to outsiders to fill supervisory jobs?
- ☐ Have I met the person who would be my immediate supervisor?
- ☐ Does the supervisor seem like the sort of person with whom I could get along?
- ☐ Do co-workers appear to be my kind of people?
- ☐ Is the company's location convenient?
- ☐ Is the physical setting okay (adequate light, ventilation, cleanliness)?
- ☐ What is the firm's reputation for fair treatment of employees?
- ☐ Is a written personnel statement available that covers vacations, sick leave, cause for dismissal, and so forth?

FINANCIAL REWARDS . . .

- ☐ Do the earnings meet my minimum needs? Are there automatic cost-of-living increases?
- ☐ What is the method of payment--salary, hourly wage, commission, wage and tips, by the piece, fee?
- ☐ Are raises based on merit, length of service, formal exams?
- ☐ Does the company offer profit sharing to employees?
- ☐ What fringe benefits are given--health insurance, free parking, discount privileges, and others?

WHEN TO SAY NO . . . Should you always turn down an offer that doesn't measure up?

That depends on several questions. How desperately do you need to earn money? How competitive is the field you hope to enter, and would it be best to get your foot in the door any way you can? How valuable is the experience you'll gain? There are times when it is wise to accept a job which is not perfect in your eyes.

ASSIGNMENT SHEET #7

On the other hand . . . if both your logical thinking and "gut" feeling are bad, it may be best to say "thanks, but no thanks" and look elsewhere.

Adapted from "If Things Don't Shape Up, I May Not Take the Job," Career World, February, 1977.

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #8--WRITE A FOLLOW-UP LETTER

1. Write a follow-up letter thanking the employer for the interview. Use any form you wish or follow the format of the sample follow-up letter on the next page.

2. Make sure your letter meets the following standards.

   a. Typed or written perfectly

   b. Clean, neat, and attractively arranged on the paper

   c. Free from spelling, punctuation, and grammatical errors

   d. Sent within a day or two after the interview

3. Include the following points in your follow-up letter.

   a. Expression of appreciation for interviewer's time and interest

   b. Summary of your qualifications and interest in that position

   c. Your name, address, and phone number (to make it easier for your employer to contact you)

4. Make this last bid for the job a prime example of your excellent work habits. Make the letter as clean, neat, and well-worded as you possibly can

5. Address a legal-sized envelope (Figure 1)

   (NOTE: Type the address EXACTLY the same as the inside address of the letter.)

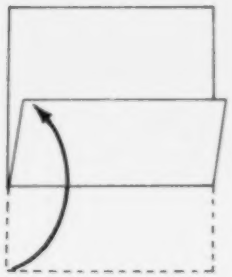
FIGURE 1

ASSIGNMENT SHEET #8

6. Fold letter

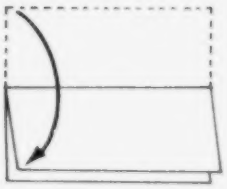
   a. Fold slightly less than one-third of the letter toward the top (Figure 2)

FIGURE 2



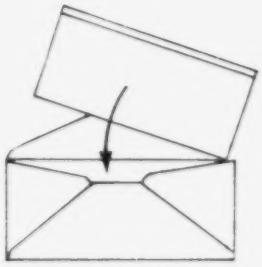
   b. Fold down the top of the letter to within 1 cm (1/2") of the bottom fold (Figure 3)

FIGURE 3



7. Insert the letter into the envelope with the last crease toward the bottom of the envelope (Figure 4)

FIGURE 4



ASSIGNMENT SHEET #8

SAMPLE FOLLOW-UP LETTER

4 Holly Lane
Peabody, Mystate 31526
June 19, 1982

Ms. Faye Strong, Owner
Faye's Day Wear Industry
407 Jefferson
Peabody, Mystate 31527

Dear Ms. Strong:

Thank you for interviewing me for the machine operator position in your industry. I feel that working for Faye's Day Wear Industry would be enjoyable and that I could handle the responsibilities which the position requires. I hope that I will have the opportunity to prove my worth.

The application form you gave me is enclosed.

I will be available for work September 5. You may call me at my home after 3:30. The number is 377-0457.

Sincerely yours,

Pat Newhart

Pat Newhart

Enclosure

SECURING A JOB
UNIT I

ASSIGNMENT SHEET #9--COMPARE JOB OPPORTUNITIES

When you are offered a job or are changing jobs there are many factors to weigh before taking the position. Some of these include:

- What is your take-home pay?
- What are the benefits which accompany the job?
- How much will it cost to actually be at work each day?
- Would the job be satisfying to you?
- How would the job meet your needs and aspirations?

WHAT'S MY TAKE-HOME PAY?

Salaries and wages are often quoted by employers as gross earnings. Gross earnings are used because tax deductions vary due to the number of dependents, the amount of earnings, and other information.

Optional benefits and deductions offered by an employer also differ. It is generally advisable to ask what programs are available for enrollment as these can affect the actual money you receive on pay day.

WHAT OTHER BENEFITS DO I GET FROM THIS JOB?

Some benefits associated with working are not always visible. Often some of these overlooked benefits are paid for in part by your employer. At the time of the interview or when considering a position ask about:

Employer's contributions for your protection which may include:

- Health insurance
- Profit sharing
- Unemployment compensation
- Worker's clothing and safety garments
- Medical facilities and health tests
- Pensions
- Travel insurance (covering mishaps when traveling on business)
- Education programs or reimbursement for courses related to job

Sick leave with pay

ASSIGNMENT SHEET #9

- Paid vacations and holidays
- Discount privileges, such as discounts on merchandise or services related to the job

WHAT WILL IT COST TO WORK AT THIS JOB?

Frequently we often overlook the costs which are associated with being employed. It may be of value to calculate estimated weekly expenses before you make a decision about a job.

Estimate weekly expenses for:

Transportation	$_____	Child care for working parent	$_____
Lunches (or cost of food eaten away from home, including soft drinks and coffee)	$_____	Gifts for other employees	$_____
		Special materials, uniforms, or equipment for the job	$_____
Clothing (including cleaning)	$_____	Other	$_____
		TOTAL:	$_____

WHAT'S IMPORTANT TO YOU IN A JOB?

Take-home pay and benefits may be only part of what you want from a job. Think through what other things you consider important in a job.

What are some of the most rewarding things you've felt about any job you've ever done?

1. _____
2. _____
3. _____

How might you rate these in order of what's important to you?

_____ Job security (little chance you'll be released from the job)

_____ Opportunity for advancement

_____ Recognition for your work

_____ Good wages

_____ Opportunity to learn and use your ideas

_____ Flexible working hours

_____ Long vacations

ASSIGNMENT SHEET #9

_____ Pleasant working conditions

_____ Interesting work

_____ Friendly co-workers

_____ Other, such as _____

ARE YOU READY TO DECIDE???

Now try to take all the information you have gathered and summarize it below to reach a decision about whether you want the job or not.

1. Would the job be satisfying to you? Why/why not?

_____

_____

_____

2. What are the benefits which accompany the job?

_____

_____

_____

3. How much will it cost to actually be at work each day?

_____

_____

_____

4. How would the job meet your needs and aspirations?

_____

_____

_____

5. I estimate my take-home pay to be $_____.

6. I estimate my expenses related to working to be $_____.

ASSIGNMENT SHEET #9

7. I would most enjoy_____

_____

_____

about this job.

8. I estimate my job benefits to be worth $_____.

TIME MANAGEMENT
UNIT II

UNIT OBJECTIVE

After completing this unit, the student should be able to develop a time plan and analyze effective use of time. This knowledge will be shown by completing the assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define *time management.*
2. Match terms associated with time management to their correct definitions.
3. Select from a list influences on use of time.
4. Name time traps.
5. Identify time wasters.
6. State ways to manage time efficiently.
7. Select from a list ways to overcome procrastination.
8. Describe how a written time plan helps in time management.
9. Select from a list guidelines for making a written time plan.
10. State time-saving ideas.
11. Identify personal time wasters.
12. Analyze personal reasons for procrastination.
13. Analyze time management skills.
14. Organize personal thoughts about time management.
15. Develop a time plan.

TIME MANAGEMENT
UNIT II

INFORMATION SHEET

I. Time management — Planning use of time in a way that will bring the greatest satisfaction and personal rewards

(NOTE: Of all resources, time appears to be the least understood and the most mismanaged. The term *time management* is actually misused. In the strict sense one does not manage time because a minute gone is gone forever.)

II. Terms and definitions associated with time management

A. Procrastination — Act of putting off doing something until a future time

B. Inertia — Tendency to remain in a fixed condition without change

C. Priority — Task or activity considered worthy of receiving attention before another

D. Philosophy — Particular system of principles for the conduct of life

E. Consequence — Result or outcome of an action or process

F. Incentive — Something that encourages or motivates one to take action or to work harder

G. Dovetail tasks — To do more than one thing at a time

(NOTE: *Dovetail* means to fit together into a whole.)

H. Trivia — Unimportant matters or activities

III. Influences on use of time (Assignment Sheet #4)

A. Your goals, values, and standards

EXAMPLES: Move into a nicer house; make the basketball team; have a microwave oven

B. Your responsibilities in life

EXAMPLES: Care for younger children or ill grandparent; prepare evening meal; hold part-time job

C. Your ability to plan, organize, and perform a task

IV. Time traps (Assignment Sheets #1 and #2)

A. Procrastination

B. Fear

INFORMATION SHEET

C. Making work expand to fit the time available

D. Disorganization

E. Intertia

EXAMPLE: Excessive television watching can make people reluctant to exert themselves.

V. Time wasters (Assignment Sheets #1 and #2)

Time Waster	Possible Cause	Possible Ways to Prevent
Lack of planning	Failure to see the benefit	Recognize that planning takes time but saves time in end
	Making work expand to fit the time available	Emphasize results, not activity
	Success without it	Recognize that success is often in spite of, not because of, methods
Lack of priorities	Lack of goals and objectives	Write down goals and objectives
		Discuss priorities with parents, teachers, friends, counselors
Overcommitment	Broad interests	Say no
	Confusion in priorities	Put first things first
	Failure to set priotities	Develop a personal philosophy of time; relate priorities to a schedule of events
Crisis	Lack of planning	Apply the same solutions as for lack of planning
	Unrealistic time estimates	Allow more time; allow for interruptions
Haste	Impatience with detail	Take time to get it right; save the time of doing it over
	Responding to the urgent	Distinguish between the urgent and the important

INFORMATION SHEET

Time Waster	Possible Cause	Possible Ways to Prevent
Haste (cont'd)	Lack of planning ahead	Take time to plan; it repays itself many times over
	Attempting too much in too little time	Attempt less
Paperwork and reading	Knowledge explosion	Read selectively; learn speed reading
Routine and trivia	Lack of priorities	Set and concentrate on goals
Indecision	Lack of confidence in the facts	Improve fact-finding and validating procedures
	Lack of a rational decision-making process	Get facts, set goals, investigate alternatives and negative consequences, make the decision, and implement it

VI. Ways to manage time efficiently (Transparency #1; Assignment Sheet #3)

A. Establish goals

(NOTE: Setting goals helps to prevent wasting time on activities that are not important to you.)

B. Determine priorities

(NOTE: Time does not permit us to do all the things that our conscience or imagination tells us we might do.)

C. Make a realistic time plan

EXAMPLES: Make a daily "to do" list.
Set realistic deadlines.
Use small amounts of time.
Distribute work and recreational activities throughout week.
Alternate heavy and light tasks.
Include rest periods.

D. Be decisive

(NOTE: Indecision wastes time and causes worry. Routine decisions or those that do not involve large amounts of time, money, or effort should be made in as short a time as possible.)

INFORMATION SHEET

E. Eliminate unnecessary jobs

EXAMPLE: When you wash dishes, you might let them drip dry instead of drying them yourself; you can do your homework or another job while the dishes are drying and then put them away.

F. Delegate responsibilities

EXAMPLE: Plan work so that other family members, roommates, or club members can share responsibilities.

G. Dovetail tasks

EXAMPLE: Wash hair brushes while shampooing.

H. Work faster

(NOTE: It is easy to waste time, particularly if you don't like the job; however, most people can learn to work faster.)

I. Offer yourself an incentive

EXAMPLES: Plan to get your homework done by noon on Saturday so that you can go skating with friends.

If you get your share of the household work done before supper, you can read a book or practice the guitar after supper.

J. Eliminate procrastination

K. Develop habits that save time

EXAMPLES: Keep your clothes and personal things ready to use.
Put things back in their place every time.

Buy permanent-press clothes rather than clothing that needs frequent ironing.

Handle items only once; time is wasted when you have to go back and finish a job.

L. Evaluate your use of time regularly

(NOTE: Think about what time of day you work best. Do you try to accomplish your hardest jobs during that time?)

VII. Ways to overcome procrastination (Assignment Sheet #3)

A. Reduce the amount of time it takes to accomplish a task

(NOTE: This is especially important for routine jobs and for jobs you dislike.)

B. Plan to work at the time of least fatigue

INFORMATION SHEET

C. Decide when you are the most productive

EXAMPLE: Some people are more energetic in the early morning.

D. Offer yourself an incentive

(NOTE: After something exciting has been planned, you may be able to do a day's work in half the time.)

VIII. How a written time plan helps in time management (Assignment Sheet #5)

A. Shows relationships between activities

B. Promotes thinking through each step

C. Serves as guide while time and activities move along

D. Provides basis for judging accomplishment of goals and for future planning

IX. Guidelines for making a written time plan (Assignment Sheet #5)

A. Keep plan simple

(NOTE: Avoid developing fancy details so that you use too much time in planning.)

B. Make your plans complete

(NOTE: If you leave out important items, they have to be squeezed in later on.)

C. Keep plans flexible

(NOTE: Plan for the unexpected.)

EXAMPLE: Allow time to change a flat tire.

D. Make plan workable

(NOTE: Be realistic and learn what you can and cannot expect of yourself.)

X. Time-saving ideas (Assignment Sheet #5)

A. Child care

1. Encourage children to pick up toys

(NOTE: Provide a large box, bag, or basket with child's name on it.)

INFORMATION SHEET

2. Install low hooks, rods, drawers, or open shelving to encourage children to put away their own clothing

3. Use a plastic or cloth mat under small children's eating area to save on cleanup time

B. Entertainment

1. Keep several quick emergency meals and snacks on hand for unexpected guests

2. Have guests share preparation

EXAMPLE: You bring salad and rolls; I'll provide the house, main dish, and drinks.

C. Food preparation

1. Clean up as you go during meal preparation

2. Store saucepans near the sink rather than near the kitchen range

3. Select cooking methods to maximize use of time

(NOTE: Save time by using a microwave oven, preparing oven meals, or using a pressure saucepan.)

4. Place time-saving appliances and frequently used utensils within easy reach of the kitchen counter

D. Home care

1. Organize cleaning schedule into daily, weekly, and occasional tasks

2. Keep your cleaning supplies in a basket or small rolling cart

3. Dovetail activities whenever possible

EXAMPLE: Do laundry while vacuuming.

E. Laundry

1. Remove clothes promptly from the dryer

(NOTE: Fold and/or hang clothes immediately.)

2. Keep filters on washer and dryer clean

INFORMATION SHEET

F. Personal grooming

1. Make the most of your morning by developing a routine

   EXAMPLE: Shower while the coffee is brewing.

2. Select each day's clothing the night before

3. Do exercises while watching television

G. Shopping

1. Shop early in the day to avoid heavy traffic and crowds

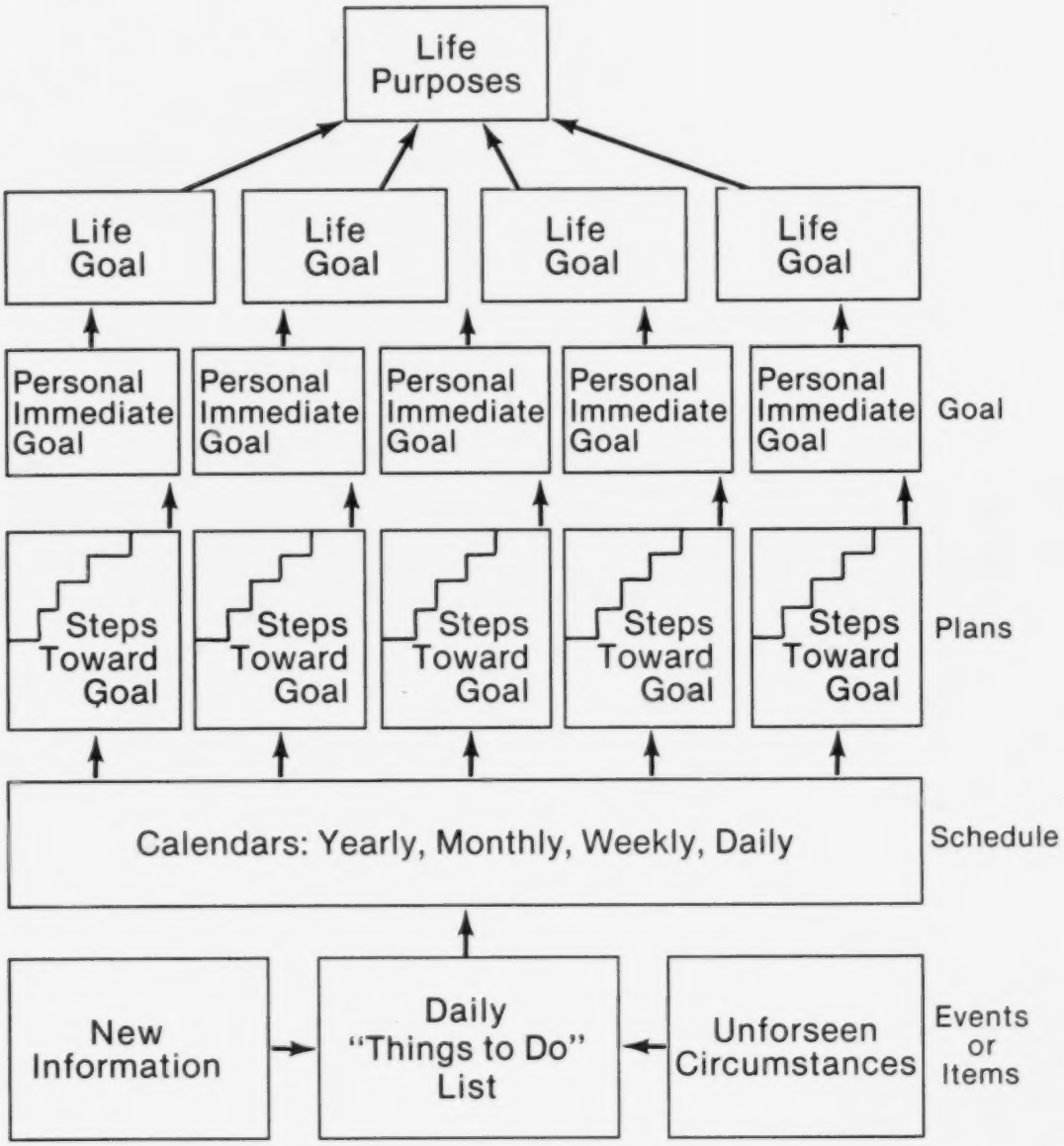
2. Buy in quantity

   (NOTE: Buying in quantity reduces number of shopping trips.)

3. Save time by buying easy-care clothing and convenience foods

   (NOTE: One should realize that most easy-care clothing and convenience foods are frequently more expensive. You will be paying money for time saved.)

The Basics of Managing Your Time (Managing Your Life)



TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #1 — IDENTIFY PERSONAL TIME WASTERS

NAME _____ SCORE _____

Time is an important resource. However, no two people use their time alike. There is an old saying that there are two things that you can never recall: time and a spoken word. In other words, once a minute is gone, it is gone forever. Do not be a time waster. Time can be as valuable as money.

Most people waste a lot of time. Time is wasted when you cannot find what you are looking for or when you have things to do and do not do them. Time is also wasted when one person causes others to be late. If one person causes forty people to be late by one minute, in reality forty minutes were wasted.

PART I

Identify ways you have wasted time and tell what you could have done to prevent that waste.

WAYS TIME WAS WASTED	HOW TO PREVENT THIS
EXAMPLE: Missed school bus	Should get up on time

ASSIGNMENT SHEET #1

PART II

There are times when minutes seem to pass quickly and times when they pass slowly. How quickly time seems to pass depends a lot on what you are doing.

Many times when an activity seems to end quickly, it is something you enjoy doing; and when an activity seems to take a long time, it may be one that you do not enjoy. Slow-moving activities can be made to pass more quickly if they are well planned. Slow-moving activities can become time wasters.

A. List activities that you have been engaged in that were definitely fast-moving or slow-moving.

FAST-MOVING ACTIVITIES	SLOW-MOVING ACTIVITIES
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

B. Choose two of the slow-moving activities; in the following space describe what you could have done to make these activities more enjoyable.

_____

_____

_____

_____

_____

_____

_____

_____

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #2 — ANALYZE PERSONAL REASONS FOR PROCRASTINATION

NAME _____ SCORE _____

Procrastination can ruin your time schedule. Some people can manage and function quite effectively only when faced with imposed deadlines. If such people can substitute self-set deadlines for those imposed, they, rather than other people or other situations, will be managers of their time.

Complete a procrastination survey by answering the following questions.

PART I — QUESTIONS

Indicate answer by circling the number.

A. If I had a long and difficult assignment facing me, my first response would be to

1. Begin with the hardest part and finish that first.
2. Begin with the easiest part and finish that first.
3. Study the entire problem and plan my approach to it.

B. My idea of a good day's work is

1. To start and finish several assignments that I can handle by myself.
2. To finish as much work as I can before starting anything new.
3. To be sure I've attended to all the bits and pieces and am ready to handle something big first thing the next morning.

C. The sooner I get my teeth into a job,

1. The sooner I can be done with it.
2. The more time I have to do it properly.
3. The sooner I understand what will eventually have to be done.

D. Every so often, I have to postpone some important work, but this is all right because

1. It gives me a breather and a chance to do something more immediate.
2. Otherwise, I'd probably be putting the cart before the horse.
3. If I work straight through on a project, I find myself stale and tired.

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ASSIGNMENT SHEET #2

E. How many different projects are you comfortable working on at one time?_____

F. On the average, what percent of your projects should take less than six hours of actual work time to complete?

_____

G. On the average, what percent of your projects do you actually start and complete in one day of work?

_____

H. List each major project you are facing right now that you have postponed.

_____

_____

_____

_____

_____

I. List all of your most common reasons for putting off a piece of work.

_____

_____

_____

_____

J. List all the activities you plan to pursue as soon as you find more time.

_____

_____

_____

_____

Rate yourself on the following statements on a scale of 1 to 10. (1 = not true at all; 10 = almost always true)

K. I would skip lunch to finish a project rather than miss an important deadline.

Rating_____

ASSIGNMENT SHEET #2

L. Little interruptions in the middle of some important piece of work do not usually bother me.

Rating_____

M. When I have a deadline to meet, I try to finish well ahead of time.

Rating_____

N. As I look back on the past few years, I can see that I have been able to do most of the activities I wanted to do.

Rating_____

PART II — SCORING THE SURVEY

Score questions A through D as follows:

For Answer 1, give yourself 2 points.

For Answer 2, give yourself 4 points.

For Answer 3, give yourself 6 points.

Total score for Questions A through D . . . . . _____

For Question E, the number you answered is your score.

Score for Question E . . . . . _____

For Questions F and G, divide the answer to Question F by the answer to Question G. If the result is

1 or less than 1, give yourself 0 points.

Between 1 and 2, give yourself 5 points.

2 or more, but less than 5, give yourself 10 points.

5 or more, give yourself 20 points.

Total score for Questions F and G . . . . . _____

For Questions H, I, and J, the number of items you listed is your score.

Total score for Questions H, I, and J . . . . . _____

For Questions K through N, add up your self-rating and subtract this number from 40. The result is your score.

Total score for Questions K through N . . . . . _____

Now, add all your scores together to find your score.

SCORE . . . . . _____

ASSIGNMENT SHEET #2

PART III — WHAT DOES YOUR SCORE MEAN?

The scale is open, which means that there is no limit on how high the total can go. It tends to fall below 150, and very often it never climbs higher than about 90. The lowest score you can get is 10.

If you scored between 11 and 35 points, you probably do not postpone work you should be doing now. You no doubt have a tendency to delay your initial plunge into a new project.

If you scored between 36 and 55, you are better than average when it comes to starting right in on your work. Generally, procrastination is probably not your biggest time waster.

If you scored between 56 and 90, you are an average individual when it comes to procrastination. This means that you probably hesitate when you should act, postpone when you should get started, and put off the important but anxiety-producing work you should really be concentrating on.

If you scored over 90, procrastination is seriously getting in your way and may even be the biggest obstacle between you and total time management. You may want to go over some of the suggestions given for better time management and see how you can improve your work habits.

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #3 — ANALYZE TIME MANAGEMENT SKILLS

NAME _____ SCORE _____

Planning brings the future into the present so that you can do something about it. Many people plan the really important parts of their lives, such as getting married, buying a large item such as a house or car, or writing a will. Fewer people plan the use of their time each day or from day to day.

You can usually pick out the people who are wise enough to plan how they use their time each day. They often seem rested, happy, and successful. They are on their way to meeting their goals. Other people admire them for the way they handle their time. People who plan wisely seem to be able to do what they have to do and still have free time.

PART I

Sometimes it seems difficult to associate management of time with your own life. It is somewhat less difficult to see the mistakes of others. In this exercise, read through or act out each of the role plays before answering the questions related to the actors' use of time.

A. Diane's Dilemma

CHARACTERS: Diane — age sixteen. Johnny — Diane's two-year-old brother. Diane's mother. Roy — age seventeen, one of the most popular boys in school. Margaret — Diane's best friend.

SETTING: Diane has just arrived home from school.

Diane: (Yelling) "Hey, Mom. I'm home! Any calls for me? Hi, Johnny. What did you do today?" (She pats him on the head. She pulls a bottle of pop out of the refrigerator and takes a sack of potato chips from the shelf.)

Mother: "You just got home from school. How would anybody have had time to call you? Just watch Johnny for five minutes, will you? I want to go next door and return the pattern I borrowed from Betty Gray."

Diane: "But, Mom, can't you wait until after supper? I have an algebra test tomorrow, and I want to study this afternoon. How can I study with Johnny hanging around?"

Mother: "You never want to study when you first get home from school. Besides, I'm going to be gone for only five minutes."

(Mother leaves, and Diane goes to her bedroom with her books and food. Johnny follows along behind her. Diane turns on her record player and sits down on her bed to study.)

ASSIGNMENT SHEET #3

Johnny: "Johnny want pop; he thirsty."

Diane: "Wait a minute. Let me finish this problem."

Johnny: "Okay."

(Johnny waits patiently a few minutes until his stomach begins to growl. Then he starts for the bottle, beginning to cry.)

Diane: "All right, okay. Just a minute."

(Diane hops up from the bed and goes to the kitchen to get a plastic cup for Johnny's drink. She sits down on the bed again and has just started concentrating when the phone rings.)

Diane: "Hello."

Roy: "Hi, Di. What ya doing?"

Diane: "Well, I'm trying to study for a dumb old algebra test tomorrow. It's going to be a real toughie, and I want to bring my grade up from a 'D' to at least a 'C.'"

Roy: "Yeah, man, I know just what you mean. What are you doing tonight anyway?"

Diane: "I had planned to study this afternoon for about half an hour so I could watch the special movie on TV tonight from 9:00 until 1:00."

Roy: "Why don't you come over to my house and watch it with me? Some other kids are, and Mom is going to fix us some lasagna."

Diane: "That sounds groovy."

Roy: "I'll pick you up about 8:00."

Diane: "Great!"

(Diane hangs up the phone and yells excitedly because Roy has asked her out. She's been dying to go out with him the entire school year. She goes back to her bed to study some more. She works through one more problem.)

Diane: (Daydreaming) "Man, I just can't believe good old Roy has asked me out. What can I wear, my green slacks or the blue ones? I bet Margaret would let me borrow her orange slacks. I think I'll give her a buzz."

(She telephones Margaret.)

Diane: "Margaret, guess what! Roy asked me to his house for a TV party tonight. Isn't that great? May I borrow your orange slacks?"

ASSIGNMENT SHEET #3

Margaret: "That's great! I'll bring them over to your house if you'll help me with this English theme."

Diane: "Okay. Come right on over."

(Margaret comes over with her slacks and an English theme for Diane to correct. They do more gossiping than work. Diane's mother comes after being gone an hour and a half.)

Mother: "Diane, come help set the table for supper, please."

CLOSING: Diane walks into the kitchen and begins setting the table. She tells her mother about her date tonight. Mother gets extremely angry, as Diane's grades have been falling lately, and she does not think Diane should be out so late on a school night.

1. How do you think the story finally ended? Was Diane allowed to go, or did she stay home? How would you feel if you were Diane? If you were Diane's mother?

_____

_____

_____

_____

2. Was it entirely Diane's fault that she didn't get any studying done? What might Diane's mother have done to help the situation?

_____

_____

_____

_____

3. What are some suggestions for Diane to improve her study habits and probably her grades?

_____

_____

_____

_____

ASSIGNMENT SHEET #3

B. The Pizza Party

CHARACTERS: Jim and Carl — roommates. Joan and Suzy — friends of Jim and Carl.

SETTING: Carl is planning to cook dinner for Joan and Suzy. He is going to prepare pizza, his favorite Italian dish. Joan and Suzy are due to arrive in about an hour.

Carl: "Jim, please come in and help me. I've got to iron my shirt, and I haven't even started the pizza."

Jim: "I'm trying to clean this spot from the carpet where you spilled your coffee this morning. Let me finish."

Carl: "Oh, that can wait. Besides, no one cares about a spot on the carpet. It will all blend in sooner or later."

(Carl frantically begins to get out all the things he thinks he needs for the recipe. He begins to look through his clippings of recipes in an envelope and discovers an old newspaper clipping about a trip that he and some friends took to New Orleans five years ago. He sits down and begins to daydream about the past.)

Carl: (To himself) "Oh, what fun that was!"

(Jim stomps into the kitchen.)

Jim: "I thought you were ironing your shirt or making the pizza, and what do I find but a lazy roommate sitting here dreaming! You've been home all day, and you didn't do a thing."

Carl: (Trying to recall what he did all day) "Well, I invited our new neighbor over for coffee, and we talked all morning. Then this afternoon Brian wanted to play cards at his house and invited me over. The day just flew before I realized it. Here's the recipe I'm going to use to make the pizza. Be a friend and run down to the corner store and buy whatever the recipe calls for. Pick up some pop and potato chips while you're at it. I'll iron my shirt while you do that."

Jim: (Looking at the recipe) "Do you need all this junk for a simple pizza? Don't we have some of this stuff here already — like flour and salt? Remember, we're running on a tight budget now to save for that ski trip next year."

Carl: "Oh, yeah, we do; but we really do need some extras. A few little things won't make that much difference."

(Jim trudges off to the corner store, and Carl starts ironing his shirt. While Jim is gone, Carl decides he wants to have some strawberry shortcake for dessert, and he needs some frozen strawberries. Soon Jim comes into the kitchen, carrying two bags of groceries. He saw some TV dinners he wanted to try and some new convenience-food mixes.)

ASSIGNMENT SHEET #3

Carl: "Jim, will you run back and get some strawberries for us? Wouldn't you just love to have some strawberry shortcake?"

Jim: "Oh, all right, but if this happens again, there's going to be trouble. You will have to start managing your half of the budget a lot better if you expect to stay my roommate."

CLOSING: Jim leaves again, and Carl manages to get dressed and to get his hair combed. Jim returns just as the guests are arriving.

Carl asks Suzy to set the table and pour the drinks while he gets busy and makes the pizza and strawberry shortcake.

The pizza turns out HOT. Carl decides that there are too many anchovies and too much pepper, but it's too late now. He never thought to ask Joan and Suzy if they like their pizza hot or mild. Suzy likes her pizza mild, and she can hardly stand anchovies.

The drinks and the strawberry shortcake are too warm to taste right. This is the first meal that Carl has prepared for guests.

1. What comments do you think Jim might make to Carl about the meal after the guests leave?

_____

_____

_____

_____

2. What are some things Carl did or did not do that showed his poor use of time?

_____

_____

_____

_____

ASSIGNMENT SHEET #3

3. If Carl fails to improve his time-management skills, how might the roommates' relationship be affected?

_____

_____

_____

_____

PART II

Whether you are a pretty good manager of time or a chronic waster of time, you can start to improve your use of time. First, analyze your personal time management skills. Many people are aware of the fact that they need to manage time, but most fail to do so.

Analyze your time-management skills by checking either "yes" or "no" to the following statements.

		YES	NO
A.	Do you start the day before thinking through what has to be done?	_____	_____
B.	Do you start a job before thinking it through?	_____	_____
C.	Do you leave jobs before they are completed?	_____	_____
D.	Do you do the easy or less important work first before the more important (and possibly more unattractive) work?	_____	_____
E.	Do you do work by hand that a machine could do?	_____	_____
F.	Do you try to do things that aren't really your job, such as jobs assigned to other people?	_____	_____
G.	Do you spend a lot of time doing the things you have always done and are good at doing?	_____	_____
H.	Do you feel that it is easier to do things the way you have always done them even though a new way is better?	_____	_____
I.	Do you start projects that you have little interest in or know that you probably will not finish?	_____	_____
J.	Do you make sure that short, easy tasks get done first?	_____	_____

ASSIGNMENT SHEET #3

		YES	NO
K.	Do you fail to anticipate crises?	_____	_____
L.	Do you handle a large number of different jobs?	_____	_____
M.	Do you handle the concerns of others immediately when requested?	_____	_____
N.	Do you socialize either in person or via telephone with friends or neighbors several times daily?	_____	_____
O.	Do you get distracted by things around the house such as newspapers, TV, or friends who drop in to see you while you are working?	_____	_____
P.	Do you make several trips rather than grouping errands together for one trip?	_____	_____

To rate yourself, count the number of yes answers and the number of no answers. If you answered "yes" more often than "no," you have a lot of work ahead. If you have three to seven "yes" answers, you can improve the effective use of your time. If you answered "yes" to more than twelve questions, you are in big trouble.

Q. What changes could you make in the items that you checked "yes" in order to be a better manager of time?

_____

_____

_____

_____

_____

_____

_____

Adapted with permission of Purdue University, Cooperative Extension Service.

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #4 — ORGANIZE PERSONAL THOUGHTS ABOUT TIME MANAGEMENT

NAME _____ SCORE _____

Do you feel like a winner? Are you happy with the way you are currently spending your time? Think about it . . . are you really getting what you want out of life? Are you achieving your goals?

In this assignment there are seven separate exercises aimed at helping you plan your time in a way that will bring the greatest satisfaction and personal rewards.

ASSIGNMENT SHEET #4

PART I

A. Few people take time to think about the activities that bring them the most pleasure and satisfaction. List twenty of your favorite activities.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

B. Did any of the items surprise you? Why or why not?

_____

_____

_____

C. Did any of the items correspond with your current employment (or planned employment plans) or activities? Explain briefly.

_____

_____

_____

ASSIGNMENT SHEET #4

D. What items listed could be turned into career success?

_____

_____

_____

(NOTE: One full-time homemaker who completed the assignment placed reading at the top of her favorite activities list. She had been hoping to find a way of bringing in an extra income; now she has a "story-time" hour at the local library three days a week, and she has also started operating her own lending library out of her home for friends and neighbors. She charges a small fee on each book and uses the money to purchase new ones. She is also taking literature classes at the local university with the hopes of earning a master's degree.)

PART II

Kick off your shoes, lean back in your chair, close your eyes, and allow your mind the treat of daydreaming. Think about anything you would like to see, do, or become. List those things in the space below.

EXAMPLES: Take a Caribbean cruise, run for political office, build a house, win the Pillsbury Bake-off, write a best-selling novel, become a professional athlete

(NOTE: Of course, the simple act of making a daydream will not automatically make your dreams come true, but it is a start.)

_____

_____

_____

PART III

All of us have needs. Fortunately, most needs can be fulfilled with a variety of activities. Take a moment and make a list of your most vital needs and desires.

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

Give each statement a rating between 1 and 5. A 5 indicates that this particular desire is an important part of your current inner make-up. After you finish the exercise, go back and put a star by the most important needs that are not being met to your satisfaction and fulfillment.

ASSIGNMENT SHEET #4

PART IV

Designing a perfect day is another way to reveal your deepest needs. Write your idea of a perfect day; be sure to include the place, the activities for the day, and the people with whom you spend your day.

Analyze the day. Are the activities total leisure or hard work? How much time do you spend alone, and how much time do you spend with others? Which needs are currently missing from your life? You may want to translate these needs into goals and objectives.

(NOTE: Keep in mind that you become like the people you surround yourself with. For that reason, it is important that you choose positive, stimulating, loving friends who are motivating, optimistic, and encouraging.)

PART V

The majority of individuals live their lives from day to day with no real direction. Instead of taking the initiative to set goals and objectives, they let someone else do it for them — their parents, their bosses, the government, or the economy. When an individual develops a real plan of action and a direction in his or her life, incredible things can happen.

ASSIGNMENT SHEET #4

Describe everything as you would like it to be in five years. Write about your home, its location, and its furnishings. Discuss the work or the projects you have chosen to be involved with. List your salary and your assets. Describe the way you spend your leisure time and the quality of your relationships. Be as specific as possible, for you are planting ideas that will develop to the extent you think about them. REMEMBER, YOU BECOME WHAT YOU THINK ABOUT ALL DAY LONG.

(NOTE: Of course, these five-year goals are not written in concrete. You can always change your mind — in fact, you probably will. The important thing to realize is that in order to win the very best in life, you must start with a goal. From there you can develop a road map and plan of action that will lead you to your destination. Goals are relative to an individual's needs.

ASSIGNMENT SHEET #4

PART VI

It has been said that the happiest people are those who spend time trying to improve or better the world in some unique way. Thus far, we have spent a great deal of time thinking about the things you personally want and need to be happy. But now take time to think about the contributions you would like to make to others, and describe those contributions below.

EXAMPLES: A homemaker with a large family wanted to be of service in some way, but felt rather tied down because of her children. However, she decided there was always room for one more, so she and her husband became involved in the foster child program.

A high school senior saw the danger that the elementary students were in as they crossed the busy streets around their school. He asked for the help of other classmates to make street signs that would help the children cross the street safely.

After reading an article on child abuse, a high school student wanted to do something to help stop it. She organized her FHA chapter to provide information about child abuse and to list counseling services and their phone numbers in the local newspaper.

_____

_____

_____

_____

_____

_____

PART VII

Now that you have examined your favorite activities, your needs, your desires, your daydreams, and the contributions, consider each of the following four questions.

(NOTE: If any important goals have been missed, this is a good way to discover them.)

A. What are your three most important lifetime goals? _____

_____

_____

ASSIGNMENT SHEET #4

B. If you had only six months to live, what would be your major objectives?

_____

_____

_____

_____

_____

C. How would you be spending time today if you could select from any of your activities?

_____

_____

_____

D. How would you live your life if you knew you could not fail? _____

_____

_____

_____

(NOTE: It has been said that we all have enough time to do what we really want to do; but in reality, none of us really knows how much time we will have on earth. That is why it is so important to set priorities. Once we have achieved the important things, we can begin to spend our time on other things.)

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #5 — DEVELOP A TIME PLAN

NAME _____ SCORE _____

Most people say they need more time. We all know there is no way to get more time. Everyone has the same twenty-four hours in a day, but everyone does not use those twenty-four hours in the same way. This is how some people seem to have more time than others. It is no easy task to manage time; but with a little planning, one can have enough time for the important things.

PART I

Analyze the way you spend time by completing the following chart. Answer the questions on how your time was spent during the past seven days.

WAY TIME WAS USED	NUMBER OF HOURS USED
Time spent doing homework	
Time spent in personal grooming EXAMPLES: Getting hair cut; putting on makeup in the morning	
Time spent in the service of others EXAMPLE: Volunteering at the local Head Start	
Time spent eating meals	
Time spent at work	
Time spent in leisure activities EXAMPLE: At the movies	
Time spent in planning EXAMPLE: Planning the homecoming float	
Time spent sleeping	
School activities EXAMPLE: Speech club	
Time spent in class	
Other	

ASSIGNMENT SHEET #5

Look at the number of hours that you spent in the different areas and answer the following questions.

A. On what areas did you spend the most time?

_____

_____

_____

_____

_____

B. What amount of time was spent on really important matters such as homework?

_____

C. Explain the effect that the time spent on homework had on your grades for the week.

_____

_____

_____

D. How can you change the number of hours spent in a certain area in order to do the more important things?

_____

_____

_____

_____

ASSIGNMENT SHEET #5

PART II

To be satisfactory, a time plan must be your own. You may wish to start out with a definite plan. A time plan should help you reach your goals. A good plan will not be a burden.

A. Develop a yearly plan by listing activities that you plan to do each month.

(NOTE: List only the big events such as things that happen only once a year.)

EXAMPLE:

YEARLY TIME PLAN

Jan. Ski trip	Feb. Valentine Dance	Mar. Spring Break	April FHA/HERO State Convention
May Prom Graduation	June Vacation Trip with Parents	July FHA/HERO National Convention	Aug. Teach Vacation Bible School
Sept. County Fair	Oct. State Fair	Nov. Football Homecoming	Dec. Christmas Dance Christmas Concert

ASSIGNMENT SHEET #5

YEARLY TIME PLAN

Jan.	Feb.	Mar.	April
May	June	July	Aug.
Sept.	Oct.	Nov.	Dec.

ASSIGNMENT SHEET #5

B. Develop a monthly time plan by listing activities that you plan to do each day.

(NOTE: List only the big events.)

EXAMPLE:

OCTOBER MONTHLY PLAN

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
	1 FHA Meeting	2	3	4 Baby-sit for YHO meeting	5 Football game	6 Church party
7 Church	8	9	10 4-H Club meeting	11	12 Football game	13
14 Church	15	16	17 FHA meeting	18	19 Football game	20
21 Church	22	23	24	25 Homecoming bonfire	26 Football game	27 Halloween party
28 Church	29	30	31 Halloween carnival			

ASSIGNMENT SHEET #5

_____MONTHLY PLAN

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.

ASSIGNMENT SHEET #5

C. Develop a daily time plan by listing the activities for each hour of the following day.

EXAMPLE:

TIME	ACTIVITIES
6:30-7:30	Get up; get ready for school; make bed
7:30-8:30	Eat breakfast; ride bus to school
8:30-8:50	Finish homework; visit with friends
8:50-9:50	Home economics class
9:50-10:50	American history class
10:50-11:50	Basketball
11:50-12:30	Lunch
12:30-1:30	Chemistry class
1:30-2:30	Accounting class
2:30-3:30	Office aide
3:30-5:00	Work
5:00-6:00	Cheerleader practice
6:00-7:30	Eat dinner and visit with family; watch TV
7:30-9:00	Do homework
9:00-10:00	Clean bedroom; get ready for bed

ASSIGNMENT SHEET #5

TIME	ACTIVITIES

CONSUMER EDUCATION
UNIT I
PERSONAL INCOME

TERMINAL OBJECTIVE

Upon completion of this unit, the student should be able to list sources of personal income, ways to earn personal money, and be able to keep records of personal spending. The student will score 85 percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms related to personal income.
2. Name sources of personal income.
3. Identify advantages gained from earning one's own money.
4. List some part-time jobs for teen-agers.
5. List reasons for keeping records of income.
6. Discuss in writing or orally the importance of money in today's economy.
7. Write a record of personal income, expenses, and savings for two weeks.

CONSUMER EDUCATION
UNIT I
PERSONAL INCOME

INFORMATION SHEET

I. Terms and definitions

A. Allowance--A definite amount of money given to a person at regular intervals to use for his wants and needs

B. Dole--This system provides for one or both family heads to direct or control all spending; the family head gives money to other family members when the need arises

C. Fixed expenses--All things for which one is regularly obliged to pay

D. Flexible expenses--The things which vary in cost depending upon current needs

E. Interest--The payment for the use of another's money

F. Money--Any generally accepted medium of exchange

G. Wage--The price paid for the use of labor

H. Economy--The structure of production, distribution, and consumption of goods and services in a country

II. Sources of personal income

A. Allowance

B. Wage

C. Dole

D. Gift

III. Advantages of earning one's own money

A. Learn to spend money wisely

B. Learn to save a portion of income

C. Develop a good attitude toward earning own money

INFORMATION SHEET

D. Help to crystalize one's personal desires and goals

IV. Part-time jobs for teen-agers

A. Baby-sitting

B. Help neighbors with housework

C. Work in yards

D. Run errands

E. Shovel snow

F. Sell papers or magazines

G. Saleswoman in a store

H. Wash cars

I. Work in drive-in eating establishments

V. Reasons for keeping records of income

A. See where money goes

B. Determine if money is used wisely

C. Determine whether or not money was wasted

VI. An example of recording personal income, expenses, and savings

A. Income

1.	Allowance	$2.00
2.	Wage	4.00
3.	Gift	
4.	Dole	
	Total income	$6.00

INFORMATION SHEET

B. Expenses

1.	Monday--School lunch for week	$1.50
2.	Coke	.10
3.	Tuesday	
4.	Wednesday--Ticket for FHA dance	.50
5.	Thursday--Nail polish	.30
6.	Friday--Movie	.75
7.	Saturday--Notebook paper	.25
8.	Sunday--Church	.60
	Total expenses	$4.00

C. Savings

Total savings	$2.00

VII. Important uses of money

A. Used to pay people for producing goals by means of mental or physical work

B. Used to pay fixed expenses such as school lunch, church, and contributions

C. Used to pay flexible expenses such as entertainment, snacks, and cosemetics

D. Used to meet emergency needs such as medical bills

CONSUMER EDUCATION
UNIT I
PERSONAL INCOME

ASSIGNMENT SHEET #1--RECORD OF PERSONAL INCOME

Keep an accurate record of your personal income for two weeks in the space below.

I. First week

A. Income

1. Allowance

2. Wage

3. Gift

4. Dole

Total income $_____

B. Expenses

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Total expenses $_____

C. Savings

Total savings $_____

(NOTE: The records of personal income will be evaluated in Unit II, Managing Personal Income.)

RECORD OF PERSONAL INCOME

II. Second Week

A. Income

1. Allowance

2. Wage

3. Gift

4. Dole

Total income $_____

B. Expenses

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Total expenses $_____

C. Savings

Total savings $_____

CONSUMER EDUCATION
UNIT II
MANAGING PERSONAL INCOME

TERMINAL OBJECTIVE

Upon completion of this unit the student should be able to name factors involved in money management, apply steps in making a satisfying decision, and evaluate personal money management. Knowledge of this information will be evidenced by a score of 85 percent on the unit test.

SPECIFIC OBJECTIVE

After completion of this unit, the student should be able to:

1. Match terms and definitions related to managing personal income.
2. List opportunities for teenagers to manage money.
3. Name factors which influence use of personal income.
4. Identify reasons for learning to manage money.
5. Identify seven steps in making a satisfying decision.
6. Demonstrate the ability to make a satisfying decision in spending personal income.
7. Evaluate in writing and/or orally the record of your income for two weeks.

CONSUMER EDUCATION
UNIT II
MANAGING PERSONAL INCOME

INFORMATION SHEET

I. Terms and definitions

A. Decision--A judgement made consciously after weighing the facts and examining the alternatives and their possible outcomes

B. Goal--Something toward which one works

C. Management--The wise use of resources to achieve what one wants

D. Need--The items an individual must have in order to live and to carry out daily activities

E. Resources--Something one has that can be used, or a supply of something that will take care of a need

F. Satisfying--To fulfill the desire of using one's money where the most benefit will be gained

G. Values--Principles which guide people to do what they do and to make the choices that they make

H. Want--Items which one would like to have and which he thinks will make life more enjoyable

II. Opportunities for teenagers to manage money

A. Allowance

B. Wage

C. Dole

D. Family money

E. Class money

F. Club funds

G. Gifts of money

INFORMATION SHEET

III. Factors influencing use of personal income

A. Values

B. Goals

C. Amount of income

D. Wants

E. Needs

F. Resources

G. Ability to make satisfying decisions

H. Family and friends

I. Community in which one lives

IV. Reasons for managing money

A. To evaluate the use of your money

B. To get maximum benefits from your income

C. Less conflict with parents

D. Obtain more wanted items

E. Save for goals or large items

F. Eliminate worries and frustrations about money problems

G. Gain a skill to help as a homemaker

H. To maintain personal financial stability

V. Suggested steps for making a decision

A. Define the problem or decision to be made

B. Set up criteria to consider in making decision

C. Secure information

D. Select several solutions or alternatives

INFORMATION SHEET

E. Consider pros and cons of each criterion

F. Choose a solution

G. Try out and evaluate

VI. Satisfying decision

Suggested Procedure for Making a Decision		Application
1.	Define the problem or decision to be made	Purchase a sweater for school with money received from allowance
2.	Set up criteria to consider in making decision	Price I can afford Becoming in color, line, and design Can wear with several skirts & blouses Popular style Easy to clean or care for
3.	Secure information	Know how much money you want to spend What to look for in a sweater New man-made fibers used in sweaters Construction of sweater Meaning of terms used on labels Care of fibers from man-made fibers
4.	Select several solutions or alternatives	No. 1--Banlon cardigan No. 2--Bulky knit pull-over with colored yarns

5. Consider pros and cons of each criterion

Criteria	Pros	Cons
Price	No. 1--Amount I can pay	No. 2--Higher price than I should pay
Becoming	No. 1--Most becoming color, line, and design	No. 2--Less becoming, too bulky for figure
Mix-match	No. 2--New fall color, mix-match with 4 or more skirts	No. 1--New fall color, will mix-match with only 2 neutral skirts
Popular	No. 2--High fashion	No. 1--Like other sweaters I have

INFORMATION SHEET

		Criteria Care	Pros No. 1--Can be easily washed	Cons No. 2--Recommended that it be dry cleaned
6.	Choose a solution	Choose No. 1--Banlon cardigan		
7.	Try out and evaluate	Was a price could afford. Like it especially because of new popular color, even though style was not too different and could only be worn with two neutral skirts Decided to use it for special school occasions Found very easy to care for		

VII. Evaluation of income and management of money

A. Source of income

B. Amount of income

C. Adequacy of income

D. Influence in spending

E. Satisfaction of money spent

F. Importance of money management

G. Importance of savings

Money Management

"I wonder if a million dollars would help?"

TM 1

CONSUMER EDUCATION
UNIT II
MANAGING PERSONAL INCOME

ASSIGNMENT SHEET #1--HELP MANAGE MONEY BY MAKING SATISFYING DECISIONS

Janie Simpson is 16 and a junior in high school. Janie has been chosen for a role in the class play, which is an important event in her school. Janie wants to be attractive on stage so she is going to buy a new pair of shoes. However, Janie cannot decide if she should purchase a pair of boots or loafers, which she could wear all year.

Janie has only enough money to buy one pair of shoes. Using the 7 steps listed below, would you help Janie make the decision as to what shoes she should purchase so she will not waste her money.

Suggested Procedure for Making a Decision		Application		
1.	Define problem or decision to be made			
2.	Set up criteria to consider in making decision			
3.	Secure information			
4.	Select solution or alternatives			
5.	Consider pros and cons of each criteria	Criteria	Pros	Cons
6.	Choose a solution			
7.	Try out and evaluate			

CONSUMER EDUCATION
UNIT II
MANAGING PERSONAL INCOME

ASSIGNMENT SHEET #2—EVALUATE RECORD OF USE OF PERSONAL INCOME

Evaluate the record of your personal income in Unit I by placing a check in the column that best represents you and your money management.

		YES	NO
1.	Did you have a regular allowance?		
2.	Did you have enough money for your needs?		
3.	Did your allowance last from pay day to pay day?		
4.	Did you ask your parents for additional money?		
5.	Did you earn extra money for chores around the home?		
6.	Did you earn money on odd jobs for neighbors?		
7.	Did you have a part-time job?		
8.	Do you always keep a record of your spending?		
9.	Do you make a plan for spending your money?		
10.	Did you resist the spending pressures of your friends?		
11.	Did you avoid buying clothes you can wear only a few times?		
12.	Did you go from store to store to compare quality and price before making a purchase?		
13.	Did you have someone at home to whom you could go for help with personal money problems?		
14.	Did you resist buying a bargin just because it was a bargin?		
15.	Do you think it is just as important to know how to spend money as it is to earn it?		
16.	Do you save ahead for what you want?		

ASSIGNMENT SHEET #2

17. Do you believe every teenager should save a portion of his income?

18. Did you make an effort to save regularly?

19. Are you satisfied with the amount of money you saved?

20. Did you use your money wisely?

21. Could you extend your income by using money management?

22. Did you use your income to first fulfill your needs?

Revised from--Teaching Family Finance, a resource guide for home economics teachers.

PERSONAL BANKING PROCEDURES
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to write a check, reconcile a bank statement, and select appropriate banking services for personal needs. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with using banking services to the correct definitions.
2. Name functions of a bank.
3. Match banking services to the correct descriptions/definitions.
4. Arrange in order the steps involved in opening a checking account.
5. Name advantages of a checking account.
6. Match kinds of check endorsements to the correct descriptions.
7. Explain how to stop payment on a check.
8. Select from a list items that should be included on a check.
9. Write a check.
10. Reconcile a bank statement.

PERSONAL BANKING PROCEDURES
UNIT II

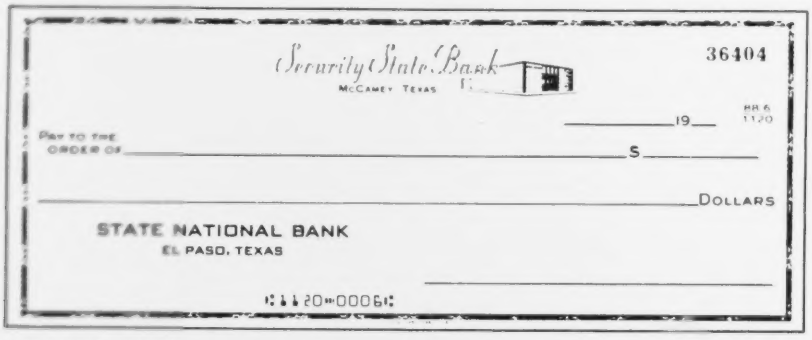
INFORMATION SHEET

I. Terms and definitions

A. Bank draft--Check of one bank drawn on its own deposits with some other bank

(NOTE: A bank draft is a handy means of transferring money when the individual who is making payment is not known in the place to which the money is to be sent.)

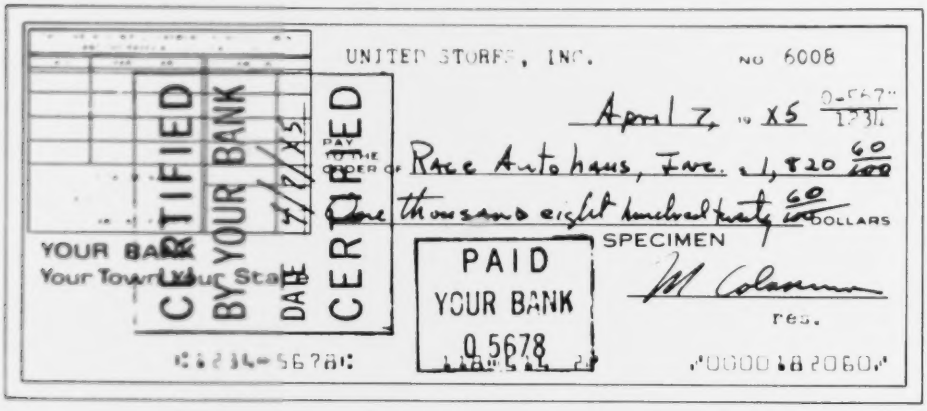
Example:



B. Certified check--Ordinary personal check drawn by a depositor on which the bank stamps or writes a certification that guarantees its payment

(NOTE: A certified check has practically the same status as a bank draft, provided the bank is known and has a good reputation. One disadvantage of a certified check to the depositor is that it will not be returned with the other canceled checks.)

Example:

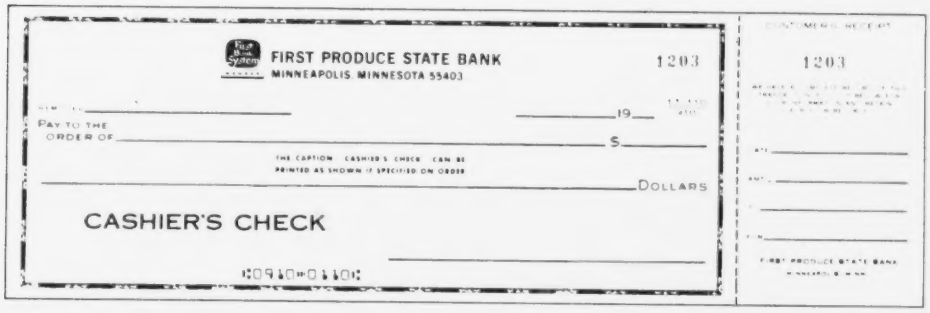


INFORMATION SHEET

C. Cashier's check--Check that a bank draws on itself; used to pay bills owed by the bank

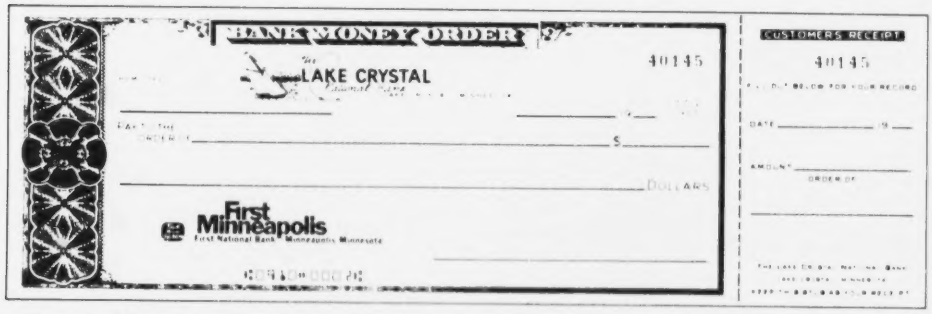
(NOTE: A person may buy a cashier's check to send money to another person in much the same way in which a person buys a bank draft.)

Example:



D. Bank money order--Means of sending money to another person; is replacing cashier's check

Example:



E. Traveler's check--Special form of check that is signed by the buyer at the time of purchase

(NOTE: When the check is cashed, it must be signed again in the presence of the person cashing it with a signature that matches the original signature. Traveler's checks can be replaced rather quickly if lost.)

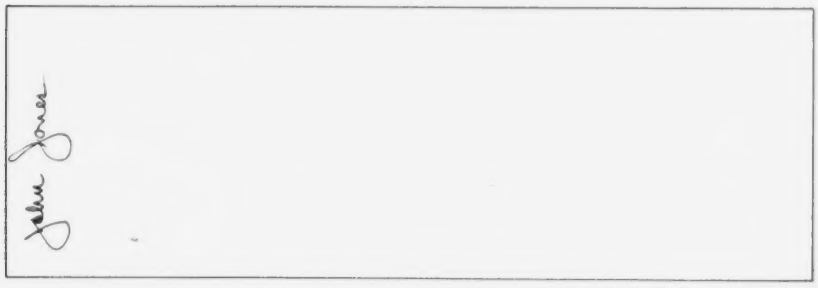
Example:

INFORMATION SHEET

F. Endorsement--Writing your name in ink on the back of the check at the left end

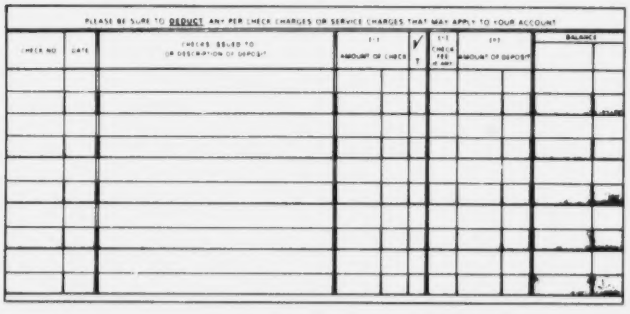
(NOTE: You should sign your name in the same way it appears on the face of the check. Even if your name is misspelled on the face of the check, write your name as it was misspelled; then follow up with a second endorsement with your name correctly spelled.)

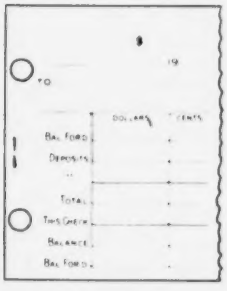
Example:



G. Check register--Portion of checkbook designed for recording checks written and for calculating checking account balance

Examples:





II. Bank functions

A. To receive deposits of money

B. To make loans

C. To pay interest

INFORMATION SHEET

III. Banking services

(NOTE: Particular services may vary in different states and with different banks.)

A. Checking accounts--Deposits from businesses and individuals from which money is paid out when the depositors write checks

B. Savings accounts--Deposits from businesses and individuals on which interest is paid by bank

C. Bank drafts and special checks--Checks available for individual's use to make payment to someone who will not accept a personal check

Examples: Bank draft, certified check, cashier's check, bank money order, traveler's check

D. Loans--Money borrowed by consumer with the promise to pay it back later plus interest

E. Sale of government bonds--Making available United States government bonds for purchase

(NOTE: Banks will also cash bonds before or upon maturity. Banks can serve as brokers for purchase and sale of corporation stocks and bonds.)

F. Safe-deposit boxes--Rental space in vault of bank providing protection against burglary and fire for valuables that cannot be safely kept in the home or in the business office

(NOTE: A customer who rents a box is given a key to the box; the bank has a master key. Both keys are necessary to unlock the box; neither one alone will unlock it. A bank cannot open a private safe-deposit box except upon the order of a court.)

G. Trust functions--Managing of wealth for the benefit of others or administering an estate for the persons entitled to it or dividing it among these people according to law

H. Financial and tax advice--Consultant service to help customers invest money and give advice on tax problems

I. Travel service--Service to help customers obtain tickets, foreign money, and credit

INFORMATION SHEET

IV. Opening a checking account

A. Sign a signature card

(NOTE: The signature card is used by the bank to verify the signature[s] on all checks written by the depositor.)

B. Fill out a deposit slip showing the amount of the original deposit

C. Receive blank checks

V. Advantages of a checking account

A. Offers a convenient way to pay bills

B. Provides a more economical way to pay bills through the mail rather than making a trip to places where accounts are to be paid

C. Provides a record of expenditures, deposits, and bank balances

D. Allows for safety of money from theft or loss

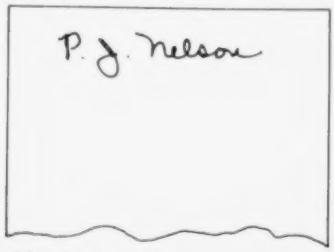
E. Provides a proof of payment and serves as a receipt

F. Helps to enhance one's personal business standing

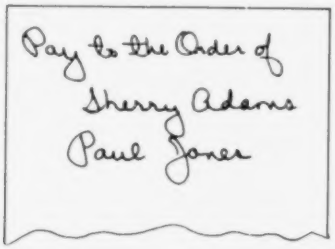
G. Serves as a reference

VI. Check endorsements

A. Blank endorsement--Consists only of the signature of the endorser, making the check payable to anyone who presents it at the bank

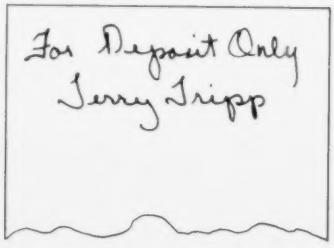


B. Special endorsement--Used to make sure that no one but the payee can cash the check when it is transferred to a person or business; includes not only the endorser's signature but also the name of the person to whom the check is being transferred



INFORMATION SHEET

C. Restrictive endorsement--Includes not only the endorser's signature, but also special directions which limit the use of the check



VII. How to stop payment on a check

(NOTE: Occassionally, you may not want the bank to pay a check that you have already mailed or given to someone, or if a check is lost or stolen, it is wise to place a stop payment order.)

A. Go to bank and explain problem

B. Follow up with a letter or fill in a bank form prepared for this purpose

(NOTE: If the bank has not already cashed the check, it will put a signal on your account record and will not pay the check. You must have a good reason to stop payment on a check or you can have legal problems. There is also a small charge for stopping payment.)

VIII. Items that should be included on a check

A. Current date

(NOTE: Permission would have to be given to give a post-dated check because a post-dated check cannot be cashed until that date.)

B. Amount in figures

C. Amount in words

(NOTE: If there is a difference in figures and words, the amount in words will be honored.)

D. Signature of payee

E. Name to whom amount is to be paid

PERSONAL BANKING PROCEDURES
UNIT II

ASSIGNMENT SHEET #1--WRITE A CHECK

Writing checks to pay for purchases and to pay bills has become common practice among consumers. It doesn't take a financial genius to handle a checking account successfully, but you do need to be careful and systematic.

You have been chosen treasurer of your local vocational student organization. It is your responsibility to handle chapter money, keep accurate records of expenditures and deposits, pay all bills, and keep an accurate record of cash on hand. Use the blank checks and check stubs provided to handle instructions below.

(NOTE: Some organizations require two signatures. Also, some organizations and schools may have special rules for handling their money.)

1. Number your checks consecutively.

2. Write your checks so that they are clear; use ink or a typewriter.

   (NOTE: Fill out the check stub first.)

3. Use the date on which the check is written.

   (NOTE: Banks will accept checks dated on Sundays or holidays. It is not a good practice to date checks ahead [postdate], planning to make a deposit before the check clears.)

4. Write the name of the person or firm to receive the payment right after the printed words, *Pay to the order of*.

   (NOTE: If there is a space after the name of the payee, put in a dash to fill up the line. If you want to withdraw money from your own account, write in your name or *Cash* or *Bearer*.)

5. Begin at the far left and close to the dollar sign write the amount of the check in numbers.

6. Write as far to the left as possible in the space given for the amount to be paid; write the amount in words.

   (NOTE: Fill in any unused space with a wavy line. This way no one can add a word and, thus, raise the amount of the check.)

7. Sign your name at the bottom of the check in ink just as you did on the bank's signature card

   (CAUTION: Write your signature only after the whole check has been filled in. NEVER SIGN A BLANK CHECK. If you lose a signed blank check, someone else could fill it in and use it.)

ASSIGNMENT SHEET #1

8. Avoid crossing out, erasing, or changing any part of a check.

   (NOTE: If you make a mistake, tear up the check and write another one.)

9. Indicate what the check is for to help you keep track of such information.

The checking account balance of the chapter before writing the first check is $229.25. Use the date given and write in ink. Balance the checkbook each time you write a check or make a deposit. Write your new balance on this sheet in the spaces provided.

_____ Check #173 to Thayer's Department Store for tablecloths for a Christmas party for $17.55. Date it Dec. 10.

_____ Check #174 to the Melody Mart for record album for $4.98. Date it Dec. 12.

_____ Record on stub #175 deposit made Dec. 15 of $56.41 for dues.

_____ Check #175 to Jones' Variety Store for decorations and candles, $18.80. Date it Dec. 16.

_____ Check #176 to Tom's Market for party refreshments for $32.99. Date it Dec. 17.

_____ Check #177 to State Association for dues of $30.00. Date it Dec. 18.

_____ Made deposit of $45.00 on Dec. 18 for dues. Record the deposit on stub #178.

_____ Check #178 to Peoples' Drug for film for $5.95. Date it Dec. 18.

(NOTE: Use the checks and deposit slips on the following pages.)

NO _____ $ _____
DATE _____ 19 _____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BRO'T FOR'D		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR'D		

John Jones 177

98-2398
1119

_____ 19 ____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO _____ _____

⑆1119⑈2398⑆ ⑈214⑈231⑈7⑈

NO _____ $ _____
DATE _____ 19 _____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BRO'T FOR'D		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR'D		

John Jones 178

98-2398
1119

_____ 19 ____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO _____ _____

⑆1119⑈2398⑆ ⑈214⑈231⑈7⑈

ASSIGNMENT SHEET #1

NO. _____ $ _____
DATE _____ 19 _____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BRO'T FOR D		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D		

John Jones 173

98-2398
1119

_____ 19 ____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO _____

⑆1119⑆ 2398⑆ ⑈214⑈ 231⑈ 72⑈

NO. _____ $ _____
DATE _____ 19 _____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BRO'T FOR D		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D		

John Jones 174

98-2398
1119

_____ 19 ____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO _____

⑆1119⑆ 2398⑆ ⑈214⑈ 231⑈ 72⑈

ASSIGNMENT SHEET #1

NO _____ $ _____
DATE _____ 19 _____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BRO'T FOR D		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D		

John Jones 175

88-2398
1119

_____ 19____

PAY TO THE ORDER OF _____ $_____

_____ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO _____

⑈1119⑈ 2398⑆ ⑈214⑈ 231⑈ 7⑈

NO. _____ $ _____
DATE _____ 19 _____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BRO'T FOR D		
AMT. DEPOSITED		
TOTAL		
AMT. THIS CHECK		
BAL. CAR'D FOR D		

John Jones 176

88-2398
1119

_____ 19____

PAY TO THE ORDER OF _____ $_____

_____ DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO _____

⑈1119⑈ 2398⑆ ⑈214⑈ 231⑈ 7⑈

ASSIGNMENT SHEET #1

CHECKING ACCOUNT DEPOSIT TICKET

John Jones

DATE _____ 19 ____

CASH — CURRENCY / COIN

CHECKS

TOTAL FROM OTHER SIDE

TOTAL

LESS CASH RECEIVED

NET DEPOSIT

86-143
1031

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

HOME TOWN BANK
Your Town, Texas

⑈ 0 606 269⑈

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

CHECKING ACCOUNT DEPOSIT TICKET

John Jones

DATE _____ 19 ____

CASH — CURRENCY / COIN

CHECKS

TOTAL FROM OTHER SIDE

TOTAL

LESS CASH RECEIVED

NET DEPOSIT

86-143
1031

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

HOME TOWN BANK
Your Town, Texas

⑈ 0 606 269⑈

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

PERSONAL BANKING PROCEDURES
UNIT II

ASSIGNMENT SHEET #2--RECONCILE A BANK STATEMENT

At regular intervals, usually monthly, a bank mails to the depositor a checking account report of deposits and checks. This is called a *bank statement.* Along with the statement, the bank returns the checks it has paid for the depositor. These paid checks are called *cancelled checks* because the bank stamps or punches them to show that they have been paid.

It is good business practice to compare the bank statement with the entries on the check stubs or check register to be sure there are no mistakes. This process is called *reconciling the bank statement.* The purpose of reconciling the bank statement is to see whether the checkbook balance is correct on the date on which the reconciliation is made and to detect errors, if any, in the bank statement. It is the depositor's responsibility to reconcile the bank balance and to report any mistakes to the bank immediately.

Here's how to reconcile a bank statement:

1. Sort the cancelled checks by number or date issued. Check them off in your register and on the bank statement.

2. Make a list of all checks that you have written but that were not paid by the time the statement was prepared, the amounts, and the check charges, if any. Subtract this amount from the balance on the statement.

3. Add to this any deposits you have made which were not received by the time the statement was prepared. The result is your new balance.

4. Enter your new balance in your check register or check stub.

Using the bank statement and form on the next page, and the checks from Assignment Sheet #1, reconcile the statement.

ASSIGNMENT SHEET #2

BANK STATEMENT

CHECKS IN DETAIL	DEPOSITS	DATE	NEW BALANCE
BALANCE BROUGHT FORWARD		25 Nov. '75	$229.25
-17.55		11 Dec. '75	211.70
- 4.98		13 Dec. '75	206.72
	+56.41	15 Dec. '75	263.13
-18.80		17 Dec. '75	244.33
-30.00 -5.95		20 Dec. '75	208.38
	+45.00	21 Dec. '75	253.38
- .50sc		25 Dec. '75	252.88

_____, 19_____

CHECKS OUTSTANDING

(Written but not shown on statement)

Check Number	Amount	
Total		

THIS FORM WILL HELP YOU BALANCE YOUR BANK STATEMENT

BANK BALANCE $ _____

(Shown on this statement)

ADD +

DEPOSITS MADE $ _____

(But not shown on this statement)

_____

_____

TOTAL $ _____

SUBTRACT –

CHECKS OUTSTANDING $ _____

BALANCE $ _____

(Should agree with checkbook after subtracting any charges shown on this statement)

OBTAINING AND USING CREDIT AND LOANS
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be able to evaluate credit and loan situations by using the guidelines for obtaining credit and loans. This knowledge will be evidenced by completion of the assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with obtaining and using credit and loans to the correct definitions.
2. Select from a list true statements about the advantages and disadvantages of using credit.
3. List the three C's of credit.
4. Select from a list true statements about major types of credit extended by businesses.
5. Match types of loans issued by banks and other lending institutions to descriptions of each.
6. Select from a list true statements about guidelines for obtaining credit and loans.
7. List factors which determine amount of interest.
8. Evaluate credit and loan situations using the guidelines for obtaining credit and loans.

OBTAINING AND USING CREDIT AND LOANS
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Collateral--Property used as security for a loan

Example: If blue chip stock is given as collateral for a loan and the borrower fails to pay the loan back, the stock becomes the property of the lender

B. Credit union--Cooperative organized to make loans to its members

(NOTE: A *cooperative* is a voluntary association of people for the purpose of gaining increased buying and lending power. A credit union, therefore, is an organization of individuals with some common bond [employment in the same business or profession, membership in the same union or church] that gives members an opportunity to save money and pays interest to those who do save money. From the credit union's accumulated fund of savings, loans are made to any member who wishes to borrow money. The interest charged on a loan is usually less than that charged by other lending institutions.)

C. Interest--Charge made for use of money

D. Co-signer--Someone who signs a person's credit contract and agrees to pay the amount if the other person does not pay

Example: Parents signing for minors

E. Loan--Money lent, usually at interest, for the borrower's temporary use

F. Credit--Supplying goods and services with the promise to pay for the goods and services at a later date, often in installments and with interest (Transparency 1)

(NOTE: Many of the principles discussed in this unit apply to both loans and credit. For our purposes here, we will distinguish between the two terms by thinking of loans as an actual exchange of money before a transaction is made and credit as receiving goods and services before any money changes hands. Loans are usually for longer time periods and larger amounts than the transactions labeled as credit transactions.)

INFORMATION SHEET

G. Commercial bank--Bank which deals directly with the public

Examples: First National Bank, First State Bank

(NOTE: Commercial banks are governed by state or federal regulations. State banks are governed by state charters. Federal banks are governed by federal regulations. The primary difference between banks and savings and loan institutions is that banks offer checking services while savings and loan institutions do not. The principles about loans and interest rates discussed in this unit are basically the same for all types of lending institutions.)

H. Prime interest rate--Interest rate given to a bank's preferred low-risk customers

I. Credit bureau--Clearinghouse for information about an individual's or business's credit standing

J. Blue chip stock--Term used for stock of prestigious, stable companies

Examples: General Motors, ITT, Proctor and Gamble

II. Advantages and disadvantages of using credit

A. Advantages of using credit

1. Buying on credit is a convenience

a. Need to carry large amounts of cash is eliminated

b. It is easier to return merchandise if it has not been paid for

2. Credit aids in recordkeeping and budgeting

a. Recordkeeping may be easier when one monthly payment is made

b. It is easier to keep a budget when one monthly payment is made

c. Receipts are provided for tax purposes

3. Credit allows consumers to use goods while paying for them

4. Credit is a type of forced savings

(NOTE: Many people have difficulty setting aside money each month until they have the purchase price of expensive items.)

5. Credit enables people to meet financial emergencies

6. Credit allows customers to take advantage of some bargains

INFORMATION SHEET

B. Disadvantages of using credit

1. Credit weakens sales resistance

(NOTE: It is easier to buy now and pay later than it is to save for purchases.)

2. Credit can cause the consumer to get in debt to the point where serious financial problems arise

3. Credit encourages impulse buying

4. Credit costs the consumer money

5. Credit makes the cost of goods and services higher

(NOTE: For instance, costs of goods are higher to cover the cost of paperwork, increased losses for bad debts, and cost of sending statements.)

6. Credit cards can be lost or stolen

III. Three C's of credit

(NOTE: The 3 C's of credit must be met before credit will be extended.)

A. Character

(NOTE: Character is determined by integrity in money matters, honesty, reliability, willingness to pay, and record of financial responsibility.)

B. Capital

(NOTE: Capital is measured by financial resources, such as equity in house, household goods, automobile, life insurance, and savings account.)

C. Capacity

(NOTE: Capacity is judged by present and future income and current financial commitments.)

IV. Major types of credit extended by businesses (Assignment Sheet #1)

A. Open account credit

1. Customer may buy in person, by mail, or by telephone

2. No down payment or interest is charged

INFORMATION SHEET

3. Statement is made and sent monthly

4. Customer has stated period in which to repay with no interest charge

   Example: This type of credit is often extended by services such as utility companies and doctors

B. Revolving charge account

1. Maximum amount is usually established

2. Payments are made monthly depending on the terms of the business

   (NOTE: Payments are usually 10 percent of the unpaid balance.)

3. Interest is charged

4. New purchases can be added up to the established amount of the maximum

   Example: Customer has a $400 limit of credit and pays $40 per month plus 18% interest if the full amount of credit is used

C. Optional revolving credit

(NOTE: This is a combination of the open and revolving credit accounts.)

1. Business sends monthly bills; entire bill can be paid within the agreed number of days after billing without interest

   (NOTE: This part is like an open account.)

2. If the entire bill is not paid, the customer makes a monthly payment and the unpaid balance is subject to a service charge and/or interest

   (NOTE: Most major oil company credit cards operate this way. For instance, a bill for $30 could be paid in full without interest or the customer could pay $10 a month with interest.)

D. Installment credit

1. Payments are made over a long period of time

2. Interest is charged

INFORMATION SHEET

3. Service charge is sometimes added

4. Consumer has option of repaying entire amount at any time

5. If consumer does not maintain payments, the merchandise may be repossessed

V. Types of loans issued by banks and other lending institutions

(NOTE: Credit institutions are required to tell you the full costs of borrowing money. This can amount to about 18% per year.)

A. Collateral loan--Loan in which legal title to the item purchased is held as security or collateral by the lending institution

(NOTE: This type of loan is often used for expensive items like cars.)

B. Life insurance loan--Loan based on the cash value of a person's permanent insurance policy

C. Secured personal loan--Loan made with collateral that is safe and will not lose value

Example: Blue chip stock used as collateral

(NOTE: The amount of the loan will be less than the market value of the collateral.)

D. Unsecured personal loan--Loan given to a customer with a good credit record based just on the customer's promise to repay

(NOTE: This is sometimes called a *signature loan*.)

E. Demand loan--Short term loan (for less than one year) which is repaid in installments or in full at the end of the time period

F. Passbook loan--Arrangement that allows a person to borrow the amount in her/his savings account without having to withdraw the savings

(NOTE: The cost of borrowing on a savings account is low, and the savings continue to earn interest. The bank or savings and loan association holds custody of the passbook until repayment is made.)

G. Education loan--Loan to finance a post-secondary (after high school) education with repayment usually deferred until after graduation

INFORMATION SHEET

H. Consolidated loan--Borrowing money to pay all debts

(NOTE: The money borrowed is repaid in smaller payments and over a longer period than it would take to pay off the debts separately.)

I. Credit card loan--Using a bank credit card to finance purchases or sometimes to borrow cash

Examples: VISA, Mastercharge

(NOTE: The borrower usually has three years to pay. While credit cards are convenient because there is no need to carry large amounts of cash and because you can make one easy payment each month, it is important to remember that almost all types of credit include a substantial interest charge. If a person has a $500 credit limit and keeps his/her account close to that limit, the person's monthly minimum payment would be about $25. Chances are, more than $7 of that payment will be used to offset the interest charged for that month, leaving less than $18 to apply to the debt. In other words, for the privilege of not having to pay the full $500 at this time, the person pays $25 for every $17 or $18 worth of merchandise.)

J. Check credit loan--Loans offered by many banks that can be used by simply writing a check

(NOTE: There is usually a higher monthly service charge for this option.)

Example: Borrower may write a check for $50 more than he/she has in a checking account and the bank automatically makes a loan to that person for $50

K. Home improvement loan--Special loans for increasing the value of a home

(NOTE: The loan is usually for five years.)

Examples: Adding a room, putting on a new roof

L. Mortgage loan--Loan made on real estate with the property pledged as security for the loan

(NOTE: The amount of the loan is based on a percentage of the appraised value of the property, such as 90% or 95% of the appraised value. In other words, the borrower pays 5-10% of the appraised value as a down payment and borrows the rest. The interest rates are less for larger down payments. The length of the loan is usually for a 20-30 year period.)

INFORMATION SHEET

M. FHA loan--Mortgage loan insured by the Federal Housing Authority

(NOTE: Certain standards must be met in order to obtain an FHA loan. The loan is usually less expensive than a conventional loan in which the bank assumes all the risks. The borrower pays an additional insurance cost of about 1/2% per year.)

N. VA loan--Mortgage loan for eligible veterans in which the Veteran's Administration partially guarantees the loan

VI. Guidelines for obtaining credit and loans

A. Pay bills on time to become known as a good credit risk

(NOTE: This will make it easier to borrow next time.)

B. Shop around for the best type of loan and interest rate

C. Budget your income so no more than 20% goes to paying off back debts

(NOTE: This does not include home loan payments. It is risky business to get into a position of needing to borrow with a consolidated loan to make ends meet.)

D. Keep a clean personal record

Example: No arrests

E. Establish credit whether you need it or not so you can have it when you do need it

Example: When you get a job, open an account in a department store or establish credit with the help of a co-signer or by "giving" collateral

VII. Factors that determine amount of interest

(NOTE: Are you aware that interest must be paid first before the principle? For example, half of your payments on a house may be just for the interest.)

A. Purpose and type of loan

Example: Loan with your home as collateral will have lower interest rates than a loan backed only by your promise to pay

B. Economic conditions

Example: During times of inflation, the government may cause interest rates to go higher in order to try to keep people from spending so much

INFORMATION SHEET

C. Individual's credit rating

Example: If you pay your bills on time, you may be able to get lower interest rates

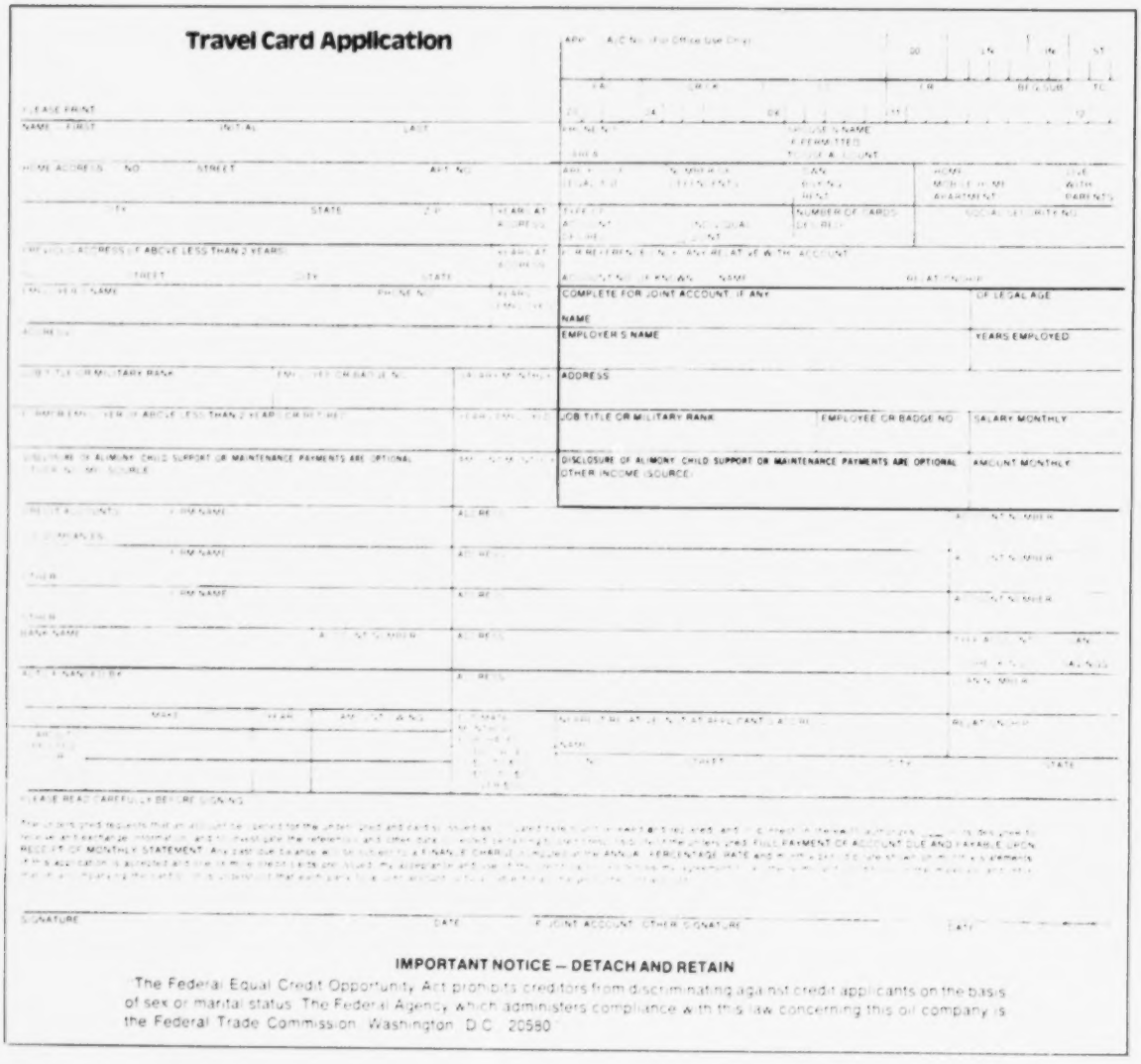
Credit

Bite Now---Pay Later!

OBTAINING AND USING CREDIT AND LOANS
UNIT III

ASSIGNMENT SHEET #1--COMPLETE AN APPLICATION FOR CREDIT

When you apply for credit, you will probably be asked to fill out an application form like the one below. Complete the following sample credit application.



Travel Card Application

COMPLETE FOR JOINT ACCOUNT, IF ANY

NAME

EMPLOYER'S NAME

YEARS EMPLOYED

ADDRESS

JOB TITLE OR MILITARY RANK

EMPLOYEE OR BADGE NO.

SALARY MONTHLY

DISCLOSURE OF ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS ARE OPTIONAL
OTHER INCOME (SOURCE)

AMOUNT MONTHLY

IMPORTANT NOTICE — DETACH AND RETAIN

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this oil company is the Federal Trade Commission, Washington, D.C. 20580.

BEST COPY AVAILABLE

OBTAINING AND USING CREDIT AND LOANS
UNIT III

ASSIGNMENT SHEET #2--EVALUATE CREDIT AND LOAN SITUATIONS

Read the following case studies and answer the questions that follow.

1. After Paula graduated from high school, she went for a job interview at a local bank and was hired. When she looked over her wardrobe, she realized that her school wardrobe was not suitable for this job. Until she received her first paycheck, she did not have the money to buy new clothes. She considered borrowing money from her parents, but her dad had been off work for three weeks with an injury, and she knew he could not afford to loan her money now. She decided to check with a local department store concerning the possibility of opening a charge account. She found the credit manager at the store very pleasant and helpful.

   Since she had worked at a part-time job while in high school and had good references, the store opened a charge account in Paula's name. This allowed her to purchase enough clothes to dress properly for her new job.

   What types of credit were possibly available from the department store?

   a. _____

   b. _____

   c. _____

   d. _____

2. Bob worked with his father on their farm after school and on weekends. Bob's dad decided they needed a new piece of farm equipment; however, at the present time they did not have the cash to purchase the equipment. Because Bob's dad was not familiar with types of loans associated with farm equipment, a friend suggested that he go to a finance company to borrow the money. It was easy to get a loan at the finance company because they did not require credit references. In school Bob had studied credit buying and had learned that finance companies, in some cases, charge much higher interest rates than other lending institutions. After more consideration, Bob's dad talked to a loan officer at the local bank and found that the bank would loan the money, using the equipment as collateral, for 10 percent interest. Comparing the interest rate of the bank with the interest rate of the finance company, Bob and his dad found that they could save a considerable amount by borrowing from the bank.

   What guideline for obtaining a loan was applied here?

   _____

ASSIGNMENT SHEET #2

3. Joan moved into a new apartment which did not have a refrigerator. She checked and found that by borrowing the cash from the bank she could purchase the appliance at a savings of 10 percent on the purchase price. Because she had been working only a short time and had not opened a checking or savings account at the bank, the bank would not make a loan to her. Joan then decided to purchase the refrigerator on the installment plan at the department store, even though this method of buying cost her more.

   a. What advantage to using credit is illustrated here?

   _____

   b. If Joan makes her payments promptly and establishes a good credit rating will it be easier for her to borrow money from the bank next time?

   _____

4. Gene moved to the sales department in the company where he worked. The move meant that he would be traveling considerably and would need to purchase a smaller, more economical car. When he found the car he wanted, he checked with several lending institutions to determine the best way he could finance the car. After checking with the bank, the finance company, and his company's credit union, Gene found that through the credit union he would get a lower interest rate and also lower monthly payments.

   What guideline for obtaining a loan was applied here?

   _____

RISK MANAGEMENT
UNIT IV

UNIT OBJECTIVE

After completing this unit, the student should be able to apply knowledge of insurance and evaluate family's insurance coverage. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define risk management.
2. Match terms associated with risk management to their correct definitions.
3. State reasons insurance is important.
4. Match types of insurance coverage to their correct descriptions.
5. Select from a list points to remember when buying insurance.
6. List sources for obtaining insurance.
7. Select from a list factors to check when selecting an insurance company.
8. Select from a list questions to consider when selecting an insurance agent.
9. Describe responsibilities of the insurance agent to the consumer.
10. Arrange in order steps in filing an insurance claim.
11. Respond to situations concerning insurance.
12. Evaluate family's insurance coverage.
13. Compare services offered by local insurance agencies.

RISK MANAGEMENT
UNIT IV

INFORMATION SHEET

I. Risk management — Arrangement of resources to protect against the consequences of unexpected loss

(NOTE: Insurance is designed to protect persons and organizations against the financial burden of various kinds of risks.)

II. Terms and definitions

A. Risk — Unfavorable occurrence that can be assigned reasonably accurate odds on chances of its happening

(NOTE: When applied to a large number of cases, the prediction may be accurate enough that an insurance program can be set up to cover the risk.)

B. Insurance — Protection against financial loss

C. Insured — Person buying insurance or for whom insurance is bought

D. Insurer — Company that insures against risk

E. Insurance agent — An insurance company representative who sells various types of insurance

F. Insurance policy — Written agreement between the consumer and the insurance company to provide specified coverage

G. Claim — Request for payment of losses

H. Claims adjuster — Person responsible for deciding how much is to be paid in settlement

I. Coverage — Risks for which policy will pay; maximum dollar amount that the insurer will pay to settle a claim

J. Liable — Responsible according to law

K. Premium — Payment to the insurance company for its services

(NOTE: Premium may be paid once, twice, or several times a year, depending on the policy.)

INFORMATION SHEET

L. Deductible — An initial payment made by the consumer for damage before the insurance company will pay what is agreed upon in the policy

EXAMPLE: The car owner agrees to pay the first $50 or $100, the deductible amount determined in the policy, of damage to owner's car in any one collision; and then the insuring company agrees to pay the remaining amount.

(NOTE: The larger the deductible, the smaller the insurance premium.)

M. Settlement — Amount decided upon as proper for bringing an end to a claim

III. Reasons insurance is important

A. Protects you and your family financially and lessens the hardship of unexpected economic loss

EXAMPLE: Provides financial coverage for damage from fire, flood, or tornado.

B. Meets your obligation to others who might suffer injury or loss because of something you did

EXAMPLE: Pays for damage to the other person's car when you run a stop sign and hit a car.

C. Makes it possible for people to take certain risks they otherwise could not take

EXAMPLE: You might want to buy a $70,000 house but have only the $20,000 down payment. You may be able to borrow the remaining $50,000 on the condition that you take out an insurance policy that will pay the lending agency the remaining balance in the event of your death.

IV. Types of insurance coverage

A. Life insurance — Helps protect a person and his or her family against loss of income because of the death of the insured

B. Accident and health insurance — Helps protect a person against the expenses arising from illness and accident and against loss of income because of illness and/or accident

C. Property insurance — Gives protection of financial loss if property is damaged, destroyed, or stolen

D. Liability insurance — Helps protect against lawsuits in which the insured causes personal injury or property damage

INFORMATION SHEET

V. Points to remember when buying insurance

A. Insure against those losses that may lead to financial disaster

B. Insure irreplaceable or most necessary property first

C. Never insure anything you can afford to replace yourself without undue stress

D. Be sure that coverage is adequate

(NOTE: Property such as housing usually goes up in value. Insurance coverage that was bought five years ago may not be adequate to replace the property at today's costs.)

E. Buy types of insurance that provide coverage for situations in which you are likely to have a claim

EXAMPLES: Flood insurance if you live in a low-lying area near water; liability insurance if you are in a high-risk service profession such as a medical field

VI. Sources for obtaining insurance

A. Insurance trust through your place of work

B. Independent agent

(NOTE: An independent insurance agent represents many companies.)

C. Company agent

(NOTE: A company agent represents only one company.)

D. Mail-order brochures

VII. Factors to check when selecting an insurance company

(NOTE: Ask friends and relatives, local business people, lawyers, or bankers for information to assist you in selecting an insurance company.)

A. Company's reputation

B. Premium rates for the same kind of protection at different companies

C. Financial strength of company

(NOTE: Get a copy of their latest annual report from the agent or home office.)

INFORMATION SHEET

D. Possession of state license by company

(NOTE: Your state insurance commission can tell you if a company has a state license and can answer other questions you may have about insurance. You can contact your state insurance commission by writing the commission at your state's capital.)

E. Availability of nationwide claim-service network

F. Promptness of claim settlement

VIII. Questions to consider when selecting an insurance agent

A. Is the agent reliable?

(NOTE: Check with friends and neighbors to get their opinions.)

B. How good are the agent's services?

(NOTE: Ask others who have dealt with the agent.)

C. Will agent talk about prices fairly and clearly with you?

D. Does agent seem to be interested in you and your needs or just in selling the policy?

IX. Responsibilities of the insurance agent to the consumer

(NOTE: The insurance agent is not to recommend any certain amount of coverage for a consumer. The agent is to present to the consumer the amounts of coverage available and let the consumer decide on the amount of coverage needed.)

A. To assist consumer in purchasing the best coverage for his or her needs

B. To notify consumer when insurance policy premiums are due

C. To notify claims adjuster when there is a claim

(NOTE: Insurance agent is also responsible for following up the notification of adjuster if consumer is not contacted by the adjuster in a reasonable length of time. A reasonable length of time should be no longer than five days.)

INFORMATION SHEET

X. Steps in filing an insurance claim

A. Obtain information necessary to file claim

EXAMPLE: After an auto accident, write down the other driver's name and other personal information and the name of that driver's insurance company.

B. Contact insurance agent

C. Give agent circumstances of loss

(NOTE: This might include filling out a form and giving circumstances of how the loss occurred.)

RISK MANAGEMENT
UNIT IV

ASSIGNMENT SHEET #1 — RESPOND TO SITUATIONS CONCERNING INSURANCE

NAME _____ SCORE _____

Insurance provides money to lessen the hardship caused by loss. Although we all hope that we will never have an accident, fire, illness, or theft, chances are that most of us will suffer from one of these occurrences at some time.

Respond to the following situations concerning the needs for insurance.

A. April Jordan made the statement that people should not spend money on insurance of any kind. They should put the money that they would be spending on insurance into a savings account and let the money draw interest. Then if there is an emergency, the money will be in the savings account and ready for use.

1. Do you agree or disagree with April? _____

2. Give your reasons. _____

_____

_____

_____

_____

B. Blake Thomas made the statement that he was a good driver and very healthy and would not be getting sick or in an accident. Therefore, he saw no reason to waste his money on insurance.

1. Do you think Blake is thinking very clearly? _____

2. Give your reasons why or why not. _____

_____

_____

_____

_____

ASSIGNMENT SHEET #1

C. Chad Martin made the statement that insurance costs too much and gives the consumer too little for his or her money. He feels that policyholders should get their money back at the end of the year if they have not filed a claim.

1. Do you agree or disagree? _____

2. Give your reasons. _____

_____

_____

_____

_____

3. Was Chad's statement fair to the insurance company? _____

4. Why? _____

_____

D. Debi Moore bought a house in 1973, paying $28,000 for it. She bought insurance for the house with coverage of $28,000. Since this time, she has not increased her coverage.

1. Do you think Debi has a problem? _____

2. If so, what should she do to solve her problem?

_____

_____

_____

_____

_____

RISK MANAGEMENT
UNIT IV

ASSIGNMENT SHEET #2 — EVALUATE FAMILY'S INSURANCE COVERAGE

NAME _____ SCORE _____

If your insurance coverage is not adequate, a major catastrophe might easily cause you to lose everything. On the other hand, carrying larger amounts of insurance than is necessary can be costly.

It is impractical to insure against all possible risks. You must carefully study your situation and determine which risks are most serious.

Evaluate insurance coverage, using the following chart as a guide.

ASSIGNMENT SHEET #2

Type of Insurance	Name of Insurance Company	Insurance Agent's Name	Policy Number	Where Policy Is Kept	Adequacy of Coverage
EXAMPLE: **Property—Home**	Farmers Union	Jim Brown	XB0172221784	Insurance file in kitchen cabinet	Covers only 70 percent of the structure and content

RISK MANAGEMENT
UNIT IV

ASSIGNMENT SHEET #3 — COMPARE SERVICES OFFERED
BY LOCAL INSURANCE AGENCIES

NAME _____ SCORE _____

Insurance is like everything else that you purchase; there are as many prices as there are companies. It is important to shop around for the best deal. Different companies offer different kinds of insurance. You need to select an insurance agent that will offer you the best price available for the kinds of insurance that you need.

Using the yellow pages from your local phone book, gather information about local insurance agencies. The following chart might be helpful.

Agent's Name and Address	Phone Number	Types of Insurance Available
EXAMPLE: Randall Weir 1400 Main Northfield, Minn. 00022	555-777-0001	Life, property, and health

HUMAN RELATIONS
UNIT III

NAME _____

TEST

1. Match the terms on the right with their correct definitions.

_____a. A distinguishing quality or characteristic that contributes to personality

_____b. The sum of all specific traits that are consistently observable in an individual's behavior

_____c. To make unethical use of another person for one's own advantage

_____d. The psychological need to be accepted by others in one's own age group or by others in one's own social or vocational status

_____e. A study of human problems designed to develop better interpersonal relationships

_____f. The practice of talking about oneself too much; an exaggerated sense of self-importance

_____g. A feeling or emotion toward a person or thing

1. Exploit
2. Peer pressure
3. Trait
4. Personality
5. Attitude
6. Human relations
7. Egotism

2. Complete the following list of reasons why we study personality.

a. To understand ourselves

b. _____

c. To better live in our society

d. _____

3. Arrange in order the steps for improving your personality by placing the correct sequence numbers in the appropriate blanks.

_____a. Analyze this rating trait by trait

_____b. Decide that your personality can be improved

_____c. Work on the plan of action

_____d. Find out how your personality rates

_____e. Develop a plan of action and self discipline

4. Select characteristics of a good personality by placing an "X" in the appropriate blanks.

_____a. Cheerfulness; sense of humor

_____b. Spitefulness

_____c. Self-confidence

_____d. Tactfulness

_____e. Egotism

_____f. Assertiveness

5. Complete the following statements concerning characteristics of a good fellow worker by placing either "Does" or "Does not" at the beginning of each sentence.

a. _____ carry out assigned responsibilities

b. _____ criticize or question policy

c. _____ put forth only minimal effort

d. _____ contribute new ideas

e. _____ adhere to business rules and policies

f. _____ respect authority

g. _____ criticize new ideas

h. _____ exhibit even temperament and good disposition

6. Match undesirable personality traits on the right with their correct meanings.

_____a. Exploiting others for personal gain

_____b. Dodging responsibility or blame by suggesting that persons in higher positions should make a decision or answer for a fault

_____c. Extending attention or service to one in a higher position with the hope of personal gain

_____d. Getting with the "in" crowd because of peer group pressure or for the sake of personal gain

_____e. Repeating rumors or distorted information about a person, a situation, or an ethnic group

1. Clique forming
2. Politicking
3. Gossiping
4. Passing the buck
5. Apple-polishing

7. Select reasons why people work by placing an "X" in the appropriate blanks.

   _____a. Ability to support self and family

   _____b. Goal achievement

   _____c. Desire to pay taxes

   _____d. Acceptance of peers

   _____e. Decrease welfare rolls

8. List three ways people are different.

   a. _____

   b. _____

   c. _____

9. Select ways to get along with people by placing an "X" in the appropriate blanks.

   _____a. Be cheerful

   _____b. Complain often

   _____c. Talk about co-workers behind their backs

   _____d. Retain an open mind on all debatable questions

   _____e. Be careful of others' feelings

   _____f. Voice your opinions often

   _____g. Be interested in others

10. List four expectations of an employer.

    a. _____

    b. _____

    c. _____

    d. _____

11. Complete the following list of expectations of an employee.

    a. _____

    b. Recognition of accomplishment

    c. Job security

    d. _____

12. Select ways to get along with the public by placing an "X" in the appropriate blanks.

    _____a. Be helpful

    _____b. Be tolerant

    _____c. Be tactful

    _____d. Treat the public as they treat you, no matter what the situation

    _____e. Be sincere

    _____f. Be courteous

13. Demonstrate the ability to:

    a. Answer questions concerning human relations with fellow workers.

    b. Discuss human relations situations.

    c. Discuss attitudes toward job situations.

    d. Analyze yourself.

    (NOTE: If these activities have not been accomplished prior to the test, ask your instructor when they should be completed.)

SECURING A JOB
UNIT I

TEST

NAME _____ SCORE _____

1. Match the terms on the right to the correct definitions on the left by placing the appropriate numbers in the blanks provided.

_____a. Classified advertising that does not identify the advertiser

_____b. Meeting of employer and job applicant for purpose of evaluation and questioning

_____c. Printed form on which job applicant records information about his/her personal history, job history, job experience, education, and references

_____d. Written statement or summary of information about an individual that would be of interest to a prospective employer; may also be referred to as *personal data sheet*

_____e. Classified advertisement placed by individual seeking employment and telling what his/her qualifications are

_____f. Business that is designed to help individuals find employment

_____g. Comments from past employers referring to your personality and personal habits

_____h. Classified advertisement telling what kind of job is available and what the qualifications are

1. Interview
2. Resumé
3. Blind ad
4. Help-wanted ad
5. Employment/ situation-wanted ad
6. Employment agency
7. Character reference
8. Application form

2. Arrange in order the following steps in a practical job-seeking plan. Place a "1" in front of the first step, a "2" in front of the second step, and so on.

_____a. Prepare for the job interview

_____b. Write out a list of possible "contacts" to help you in your search

_____c. Write out a complete self-inventory

_____d. Estimate salary

_____e. Write out a list of employer possibilities

3. Name four sources for locating employment opportunities.

a. _____

b. _____

c. _____

d. _____

4. Discuss two types of employment agencies and their operations.

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

5. Select from the following list guidelines for personal appearance for an interview. Place an "X" in the appropriate blanks.

_____a. Kind of job

_____b. Salary range

_____c. What employer is wearing on the job

_____d. Age of the interviewer

_____e. Age of the interviewee

_____f. Try to be sexy

_____g. Take someone to the interview who knows you

_____h. Wear highly fashionable clothing

_____i. Be well-groomed

6. Name four job-training sources.

   a. _____

   b. _____

   c. _____

   d. _____

7. Complete a sample employment test.

8. Prepare a resumé.

9. Write a cover/application letter.

10. Complete employment application form.

11. Use telephone to arrange job interview.

12. Participate in a job interview.

13. Evaluate a job offer.

14. Write a follow-up letter.

15. Compare job opportunities.

(NOTE: If activities 7-15 have not been accomplished prior to the test, ask the teacher when they should be completed.)

TIME MANAGEMENT
UNIT II

TEST

NAME _____ SCORE _____

1. Define *time management* — _____

_____

2. Match terms associated with time management to their correct definitions. Write the correct numbers in the blanks.

_____a.	Task or activity considered worthy of receiving attention before another	1. Inertia
_____b.	Unimportant matters or activities	2. Trivia
_____c.	Tendency to remain in a fixed condition without change	3. Procrastination
_____d.	Act of putting off doing something until a future time	4. Incentive
_____e.	To do more than one thing at a time	5. Philosophy
_____f.	Something that encourages or motivates one to take action or to work harder	6. Dovetail tasks
_____g.	Result or outcome of an action or process	7. Consequence
_____h.	Particular system of principles for the conduct of life	8. Priority

3. Select from the following list influences on use of time. Write an "X" in the blank before each correct answer.

_____a. Your nationality

_____b. Your ability to plan, organize, and perform a task

_____c. Your responsibilities in life

_____d. Your state government

_____e. Your goals, values, and standards

TEST

4. Name three time traps.

   a. _____

   b. _____

   c. _____

5. Identify time wasters.

Time Waster	Possible Cause	Possible Way to Prevent
a. _____	Failure to see the benefit	Recognize that planning takes time but saves time in end
	Making work expand to fit the time available	Emphasize results, not activity
	Success without it	Recognize that success is often in spite of, not because of, methods
b. _____	Lack of confidence in the facts	Improve fact-finding and validating procedures
	Lack of a rational decision-making process	Get facts, set goals, investigate alternatives and negative consequences, make the decision, and implement it
c. _____	Impatience with detail	Take time to get it right; save the time of doing it over
	Responding to the urgent	Distinguish between the urgent and the important
	Lack of planning ahead	Take time to plan; it repays itself many times over
	Attempting too much in too little time	Attempt less
d. _____	Lack of planning	Apply the same solutions as for lack of planning
	Unrealistic time estimates	Allow more time; allow for interruptions
e. _____	Knowledge explosion	Read selectively; learn speed reading

TEST

Time Waster	Possible Cause	Possible Way to Prevent
f. _____	Lack of priorities	Set and concentrate on goals
g. _____	Lack of goals and objectives	Write down goals and objectives Discuss priorities with parents, teachers, friends, counselors
h. _____	Broad interests Confusion in priorities Failure to set priorities	Say no Put first things first Develop a personal philosophy of time; relate priorities to a schedule of events

6. State six ways to manage time efficiently.

   a. _____

   b. _____

   c. _____

   d. _____

   e. _____

   f. _____

7. Select from the following list ways to overcome procrastination. Write and "X" in the blank before each correct answer.

   _____a. Reduce the amount of time it takes to accomplish a task

   _____b. Offer yourself an incentive

   _____c. Work without a plan of action

   _____d. Decide when you are the most productive

   _____e. Wait until there are several jobs to do

   _____f. Plan to work at the time of least fatigue

TEST

8. Describe how a written time plan helps in time management.

_____

_____

_____

_____

_____

_____

9. Select from the following list guidelines for making a written time plan. Write an "X" in the blank before each correct answer.

_____a. Include only the time that you are at work in your plan

_____b. Keep plan simple

_____c. Make plan workable

_____d. Divide plan into five-minute parts

_____e. Keep plans flexible

_____f. Make your plans complete

10. State time-saving ideas. Give one example for each category.

a. Child care — _____

_____

_____

b. Entertainment — _____

_____

_____

c. Food preparation — _____

_____

_____

TEST

d. Home care — _____

_____

_____

e. Laundry — _____

_____

_____

f. Personal grooming — _____

_____

_____

g. Shopping — _____

_____

_____

(NOTE: Test questions 11-15 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Identify personal time wasters.

12. Analyze personal reasons for procrastination.

13. Analyze time management skills.

14. Organize personal thoughts about time management.

15. Develop a time plan.

CONSUMER EDUCATION
UNIT I
PERSONAL INCOME

TEST

1. Match the following terms to the correct definition:

_____a.	A definite amount of money given to a person at regular intervals	1.	Flexible expenses
_____b.	The payment for the use of another's money	2.	Budget
_____c.	All things for which one is regularly obliged to pay	3.	Wage
_____d.	The price paid for the use of labor	4.	Interest
_____e.	Any generally accepted medium of exchange	5.	Dole
_____f.	This system provides for one or both family heads to direct or control all spending	6.	Gift
_____g.	The things which vary in cost depending upon current needs	7.	Allowance
		8.	Money
		9.	Fixed expenses

2. Name sources of personal income.

a.

b.

c.

d.

3. Circle the letters of those statements which indicate advantages of earning one's own money.

a. Can spend money as soon as you earn it

b. Learn to spend money wisely

c. Develop a good attitude toward earning own money

d. Helps one to crystalize personal desires and goals

e. Learn to save a portion of income

4. List part-time jobs for teen-agers.

a.

b.

c.

d.

e.

f.

g.

h.

5. List reasons for keeping records of income.

a.

b.

c.

6. Discuss the importance of money in today's economy.

7. Write a record of personal income, expenses, and savings for two weeks.

CONSUMER EDUCATION
UNIT II
MANAGING PERSONAL INCOME

TEST

1. Match the following terms and definitions by placing the correct number in the blank.

_____a. Wise use of resources to achieve what one wants

_____b. To fulfill the desire of using one's money where the most benefit will be gained

_____c. Items which guide people to do what they do and to make the choices that they make

_____d. A judgement made consciously after weighing the facts and examining the alternatives and their possible outcomes

_____e. Items for which one spends money that he would like to have and which he thinks will make life more enjoyable

_____f. Something toward which one works

_____g. Something one has that can be used, or a supply of something that will take care of a need

_____h. The items an individual must have in order to live and to carry out daily activities

1. Want
2. Decision
3. Satisfying
4. Goal
5. Resources
6. Allowance
7. Values
8. Money
9. Need
10. Management

2. List opportunities for teenagers to manage money.

a.

b.

c.

d.

e.

f.

g.

3. Name factors which influence use of personal income.

a.

b.

c.

d.

e.

f.

g.

h.

i.

4. Identify reasons for learning to manage money by circling the correct letters.

a. Obtain more wanted items

b. To evaluate the use of your money

c. Eliminates worries and frustrations about money

d. Gain a skill to help as a homemaker

e. To maintain personal financial stability

f. Less conflict with parents

g. Helps one to spend all of his money as soon as he receives it

h. Lets one buy his wants before his needs

i. Eliminates one from having to save a portion of his income

j. To get maximum benefits from your income

k. Save for goals or larger items

5. Check the statements below which are steps in making a satisfying decision.

_____a. Consider several alternatives

_____b. Select a solution on the spur of the moment

_____c. Understand the problem

_____d. Secure facts that are pertinent to the situation

_____e. Select a solution which meets some or all of the criteria

_____f. Consider criteria or factors which will make final decision satisfying

_____g. Choose a solution

_____h. Evaluate in relation to criteria

6. Objectives 6 and 7 will be evaluated by Assignment Sheets 1 and 2.

PERSONAL BANKING PROCEDURES
UNIT II

TEST

NAME _____ SCORE _____

1. Match terms on the right to the correct definitions by placing the correct numbers in the appropriate blanks.

_____a. Check that a bank draws on itself; used to pay bills owed by the bank	1. Bank draft
_____b. Writing your name in ink on the back of the check at the left end	2. Certified check
_____c. Check of one bank drawn on its own deposits with some other bank	3. Cashier's check
_____d. Special form of check that is signed by the buyer at the time of purchase	4. Bank money order
_____e. Portion of checkbook designed for recording checks written and for calculating checking account balance	5. Traveler's check
_____f. Means of sending money to another person; is replacing cashier's check	6. Endorsement
_____g. Ordinary personal check drawn by a depositor on which the bank stamps or writes a certification that guarantees its payment	7. Check register

2. Name functions of a bank.

a. _____

b. _____

c. _____

3. Match banking services to the correct descriptions/definitions by placing the correct numbers in the blanks provided.

_____a. Deposits from businesses and individuals on which interest is paid by bank

_____b. Rental space in vault of bank providing protection against burglary and fire for valuables that cannot be safely kept in the home or in the business office

_____c. Service to help customers obtain tickets, foreign money, and credit

_____d. Managing of wealth for the benefit of others or administering an estate for the persons entitled to it or dividing it among these people according to law

_____e. Deposits from businesses and individuals from which money is paid out when the depositors write checks

_____f. Consultant service to help customers invest money and give advice on tax problems

_____g. Money borrowed by consumer with the promise to pay it back later plus interest

_____h. Checks available for individual's use to make payment to someone who will not accept a personal check

_____i. Making available United States government bonds for purchase

1. Checking accounts
2. Savings accounts
3. Bank drafts and special checks
4. Loans
5. Sale of government bonds
6. Safe-deposit boxes
7. Trust functions
8. Financial and tax advice
9. Travel service

4. Arrange in order the steps involved in opening a checking account by placing a "1" before the first step, a "2" before the second step, and a "3" before the third step.

_____a. Receive blank checks

_____b. Sign a signature card

_____c. Fill out a deposit slip showing the amount of the original deposit

5. Name advantages of a checking account.

a. _____

b. _____

c. _____

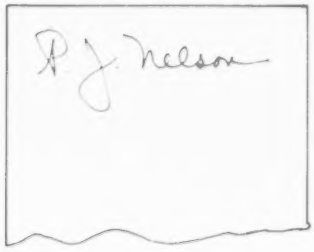
d. _____

e. _____

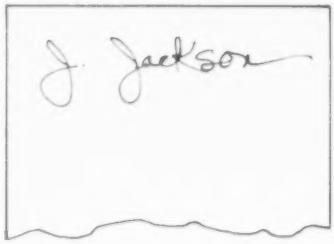
f. _____

g. _____

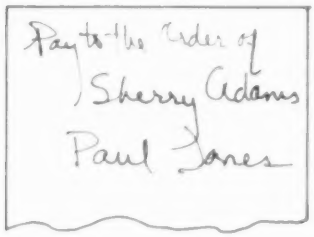
6. Match kinds of check endorsements to the correct descriptions by placing the correct numbers in the blanks provided. An answer may be used more than once.



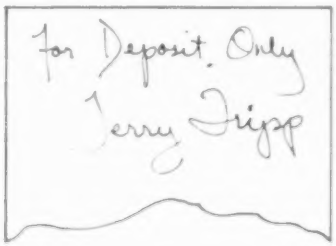
a. _____



b. _____



c. _____



d. _____

1) Consists only of the signature of the endorser, making the check payable to anyone who presents it at the bank

2) Includes not only the endorser's signature, but also special directions which limit the use of the check

3) Used to make sure that no one but the payee can cash the check when it is transferred to a person or business; includes not only the endorser's signature but also the name of the person to whom the check is being transferred

7. Explain how to stop payment on a check.

_____

_____

_____

_____

8. Select from the list below items that should be included on a check by placing an "X" in the appropriate blanks.

_____a. Post-date

_____b. Amount in figures

_____c. Amount in words

_____d. Signature of payee

_____e. Name to whom amount is to be paid

9. Write a check.

10. Reconcile a bank statement.

(NOTE: If activities nine and ten have not been accomplished prior to test, ask your instructor when they should be completed.)

OBTAINING AND USING CREDIT AND LOANS
UNIT III

TEST

NAME _____ SCORE _____

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Money lent, usually at interest, for the borrower's temporary use

_____b. Bank which deals directly with the public

_____c. Supplying goods and services with the promise to pay for the goods and services at a later date, often in installments and with interest

_____d. Interest rate given to a bank's preferred low-risk customers

_____e. Property used as security for a loan

_____f. Someone who signs another person's credit contract and agrees to pay the amount if the other person does not pay

_____g. Cooperative organized to make loans to its members

_____h. Charge made for use of money

_____i. Clearinghouse for information about an individual's or business's credit standing

_____j. Term used for stock of prestigious, stable companies

1. Collateral
2. Credit union
3. Interest
4. Co-signer
5. Loan
6. Credit
7. Commercial bank
8. Prime interest rate
9. Credit bureau
10. Blue chip stock

2. Select from the following list true statements about the advantages and disadvantages of using credit. Place an "X" in the appropriate blanks.

_____a. Need to carry large amounts of cash is eliminated

_____b. It is easier to return merchandise if it has been paid for

_____c. Recordkeeping may be easier when one monthly payment is made

_____d. It is harder to keep a budget when one monthly payment is made

_____e. Credit allows consumers to use goods while paying for them

_____f. Credit is a type of forced savings

_____g. Credit enables people to meet financial emergencies

_____h. Credit weakens sales resistance

_____i. Credit can cause the consumer to get in debt to the point where serious financial problems arise

_____j. Credit discourages impulse buying

3. List the three C's of credit.

a. _____

b. _____

c. _____

4. Select from the following list true statements about major types of credit extended by businesses. Place an "X" in the appropriate blanks.

_____a. Open account credit allows a customer to buy in person, by mail, or by telephone

_____b. Down payment is required and interest is charged on open account credit

_____c. Customer has a stated period to repay an open account with no interest

_____d. Maximum amount is usually established for revolving charge accounts

_____e. No new purchases may be added to a revolving charge account until it is paid in full

_____f. Business sends monthly bills for an optional revolving credit account; entire bill can be paid within the agreed number of days after billing without interest

_____g. If the entire bill is not paid in an optional revolving credit account, the customer makes a monthly payment and the unpaid balance is subject to a service charge and/or interest

_____h. Installment credit payments are usually made for short periods of time

_____i. No interest is charged on installment credit

_____j. Service charge is sometimes added on installment credit

_____k. Consumer has the option of repaying the entire amount at any time with installment credit

_____l. If consumer does not maintain payments on installment credit, the merchandise may be repossessed

5. Match the types of loans issued by banks and other lending institutions to descriptions of each by placing the appropriate numbers in the blanks provided. Definitions are continued on the next page.

_____a. Special loans for increasing the value of a home

_____b. Mortgage loan for eligible veterans in which the Veteran's Administration partially guarantees the loan

_____c. Loan made on real estate with the property pledged as security for the loan

_____d. Mortgage loan insured by the Federal Housing Authority

_____e. Short term loan (for less than one year) which is repaid in installments or in full at the end of the time period

_____f. Loans offered by many banks that can be used by simply writing a check

_____g. Arrangement that allows a person to borrow the amount in her/his savings account without having to withdraw the savings

_____h. Borrowing money to pay all debts

_____i. Using a bank credit card to finance purchases or sometimes to borrow cash

_____j. Loan to finance a post-secondary (after high school) education with repayment usually deferred until after graduation

_____k. Loan in which legal title to the item purchased is held as security or collateral by the lending institution

_____l. Loan based on the cash value of a person's permanent insurance policy

1. Collateral loan
2. Life insurance loan
3. Secured personal loan
4. Unsecured personal loan
5. Demand loan
6. Passbook loan
7. Education loan
8. Consolidated loan
9. Credit card loan
10. Check credit loan
11. Home improvement loan
12. Mortgage loan
13. FHA loan
14. VA loan

_____m. Loan given to a customer with a good credit record based just on the customer's promise to repay

_____n. Loan made with collateral that is safe and will not lose value

6. Select from the following list true statements about guidelines for obtaining credit and loans. Place an "X" in the appropriate blanks.

_____a. Pay bills on time to become known as a good credit risk

_____b. Types of loans and interest rates are the same in every lending institution because of federal legislation

_____c. Budget your income so no more than 50% goes to paying off back debts

_____d. Do not establish credit until you need it

_____e. Keep your personal record quiet so no one will know your mistakes

7. List two factors which determine the amount of interest.

a. _____

b. _____

8. Evaluate credit and loan situations using the guidelines for obtaining credit and loans.

(NOTE: If this activity has not been accomplished prior to the test, ask your teacher-coordinator when it should be completed.)

RISK MANAGEMENT
UNIT IV

TEST

NAME _____ SCORE _____

1. Define risk management.

_____

_____

2. Match terms associated with risk management to their correct definitions. Write the correct numbers in the blanks.

_____a.	Request for payment of losses	1. Claim
_____b.	Responsible according to law	2. Deductible
_____c.	An insurance company representative who sells various types of insurance	3. Insurance
_____d.	Amount decided upon as proper for bringing an end to a claim	4. Insurance policy
_____e.	Protection against financial loss	5. Claims adjuster
_____f.	Person responsible for deciding how much is to be paid in settlement	6. Insured
_____g.	Risks for which policy will pay; maximum dollar amount that the insurer will pay to settle a claim	7. Premium
_____h.	Unfavorable occurrence that can be assigned reasonably accurate odds on chances of its happening	8. Settlement
_____i.	An initial payment made by the consumer for damage before the insurance company will pay what is agreed upon in the policy	9. Insurance agent
_____j.	Written agreement between the consumer and the insurance company to provide specified coverage	10. Coverage
_____k.	Company that insures against risk	11. Insurer
_____l.	Payment to the insurance company for its services	12. Risk
_____m.	Person buying insurance or for whom insurance is bought	13. Liable

TEST

3. State two reasons insurance is important.

a. _____

_____

b. _____

_____

4. Match types of insurance coverage to their correct descriptions. Write the correct numbers in the blanks.

_____a. Helps protect a person and his or her family against loss of income because of the death of the insured

_____b. Helps protect against lawsuits in which the insured causes personal injury or property damage

_____c. Gives protection of financial loss if property is damaged, destroyed, or stolen

_____d. Helps protect a person against the expenses arising from illness and accident and against loss of income because of illness and/or accident

1. Property insurance
2. Life insurance
3. Liability insurance
4. Accident and health insurance

5. Select from the following list points to remember when buying insurance. Write an "X" in the blank before each correct answer.

_____a. Never insure anything you can afford to replace yourself without undue stress

_____b. Always buy the lowest-priced policy

_____c. Insure irreplaceable or most necessary property first

_____d. Buy types of insurance that provide coverage for situations in which you are likely to have a claim

_____e. Buy all of your insurance from one company

_____f. Be sure that coverage is adequate

_____g. Insure against those losses that may lead to financial disaster

TEST

6. List sources for obtaining insurance.

   a. _____

   b. _____

   c. _____

   d. _____

7. Select from the following list factors to check when selecting an insurance company. Write an "X" in the blank before each correct answer.

   _____a. Number of agents that a company has

   _____b. Company's reputation

   _____c. Promptness of claim settlement

   _____d. Financial strength of company

   _____e. Age of employees at the company

   _____f. Possession of state license by company

   _____g. Premium rates for the same kind of protection at different companies

   _____h. Quality of the office furnishings

   _____i. Availability of nationwide claim-service network

8. Select from the following list questions to consider when selecting an insurance agent. Write an "X" in the blank before each correct answer.

   _____a. What church does the agent attend?

   _____b. Will agent talk about prices fairly and clearly with you?

   _____c. How good are the agent's services?

   _____d. What sports does agent like best?

   _____e. Is the agent reliable?

   _____f. Is agent male or female?

   _____g. Does agent seem to be interested in you and your needs or just in selling the policy?

   _____h. What is the agent's age?

TEST

9. Describe responsibilities of the insurance agent to the consumer.

_____

_____

_____

_____

10. Arrange in order steps in filing an insurance claim. Write a "1" before the first step, a "2" before the second step, and so on.

_____a. Contact insurance agent

_____b. Give agent circumstances of loss

_____c. Obtain information necessary to file claim

(NOTE: Test questions 11-13 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Respond to situations concerning insurance.

12. Evaluate family's insurance coverage.

13. Compare services offered by local insurance agencies.